



LIFE ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2005

OF THE CONDITION AND AFFAIRS OF THE

AMICA LIFE INSURANCE COMPANY

NAIC Group Code00280028NAIC Company Code72222Employer's ID Number05-0340166
(Current)(Prior)

Organized under the Laws ofRhode Island, State of Domicile or Port of EntryRhode Island

Country of DomicileUnited States of America

Incorporated/Organized06/13/1968Commenced Business05/06/1970

Statutory Home Office100 Amica WayLincoln , RI 02865-1156
(Street and Number)(City or Town, State and Zip Code)

Main Administrative Office100 Amica WayLincoln , RI 02865-1156800-652-6422
(Street and Number)(City or Town, State and Zip Code)(Area Code) (Telephone Number)

Mail AddressP. O. Box 6008Providence , RI 02940-6008
(Street and Number or P.O. Box)(City or Town, State and Zip Code)

Primary Location of Books and Records100 Amica WayLincoln , RI 02865-1156800-652-6422
(Street and Number)(City or Town, State and Zip Code)(Area Code) (Telephone Number)

Internet Website Addresswww.amica.com

Statutory Statement ContactMary Quinn Williamson800-652-6422-24665
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Policyowner Relations Contact100 Amica WayLincoln , RI 02865-1156800-652-6422-29400
(Street and Number)(City or Town, State and Zip Code)(Area Code) (Telephone Number)

OFFICERS

PresidentRobert Anthony DiMuccio

TreasurerMary Quinn Williamson

SecretaryRobert Kenneth MacKenzie

ActuaryErnst & Young LLP

OTHER

James Edward McDermott Jr Senior Vice President

Robert Karl Benson Senior Vice President

Kenneth Harry Nails Senior Vice President

Stephen Francis Dolan Vice President

DIRECTORS OR TRUSTEES

Jeffrey Paul Aiken

Patricia Walsh Chadwick

Robert Anthony DiMuccio

Andrew Martin Erickson

Robert Roper Faulker

Barry George Hittner

Michael David Jeans

Ronald Keith Machtley

Richard Alan Plotkin

Donald Julian Reaves

Cheryl Watkins Snead

Thomas Alfred Taylor

State ofRhode Island

County ofProvidence

SS:

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Robert Anthony DiMuccio
President

Robert Kenneth MacKenzie
Secretary

Mary Quinn Williamson
Treasurer

Subscribed and sworn to before me this
8th day of February, 2006

Ann Marie Oceau
Notary Public
June 8, 2006

a. Is this an original filing? Yes [X] No []

b. If no,
1. State the amendment number.....
2. Date filed
3. Number of pages attached.....

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	753,108,773		753,108,773	709,166,513
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	32,215,161		32,215,161	29,297,423
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$7,799 , Schedule E - Part 1), cash equivalents (\$, Schedule E - Part 2) and short-term investments (\$20,752,065 , Schedule DA)	20,759,864		20,759,864	24,049,755
6. Contract loans (including \$ premium notes)	4,668,855		4,668,855	4,157,101
7. Other invested assets (Schedule BA)	1,080,646		1,080,646	1,024,491
8. Receivables for securities				
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	811,833,299		811,833,299	767,695,283
11. Title plants less \$ charged off (for Title insurers only)				
12. Investment income due and accrued	8,532,770		8,532,770	7,888,892
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	(459,564)		(459,564)	(292,475)
13.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	22,338,133		22,338,133	19,627,721
13.3 Accrued retrospective premiums				
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers	20,000		20,000	820,000
14.2 Funds held by or deposited with reinsured companies				
14.3 Other amounts receivable under reinsurance contracts	800,577		800,577	1,015,879
15. Amounts receivable relating to uninsured plans				
16.1 Current federal and foreign income tax recoverable and interest thereon				
16.2 Net deferred tax asset	8,739,097	5,644,840	3,094,257	2,906,878
17. Guaranty funds receivable or on deposit				
18. Electronic data processing equipment and software	314,671	314,671		
19. Furniture and equipment, including health care delivery assets (\$)	2,661,165	2,661,165		
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates	94,221		94,221	15,633
22. Health care (\$) and other amounts receivable				
23. Aggregate write-ins for other than invested assets	1,825,733	619,682	1,206,051	1,202,412
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	856,700,102	9,240,358	847,459,744	800,880,223
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	856,700,102	9,240,358	847,459,744	800,880,223
DETAILS OF WRITE-INS				
0901.				
0902.				
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page				
0999. Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above)				
2301. Amica Companies supplemental retirement trust	1,471,043	264,992	1,206,051	1,202,412
2302. Pension intangible asset	354,165	354,165		
2303. Travel advances	525	525		
2398. Summary of remaining write-ins for Line 23 from overflow page				
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	1,825,733	619,682	1,206,051	1,202,412

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 501,820,523 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	501,820,523	478,721,467
2. Aggregate reserve for accident and health contracts (Exhibit 6, Line 17, Col. 1) (including \$ Modco Reserve)		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	149,806,224	141,012,866
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	3,397,374	3,284,933
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)		
5. Policyholders' dividends \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ Modco)		
6.2 Dividends not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	124,568	109,275
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including \$ accident and health experience rating refunds		
9.3 Other amounts payable on reinsurance including \$ assumed and \$ ceded		
9.4 Interest maintenance reserve (IMR, Line 6)	5,625,144	6,127,019
10. Commissions to agents due or accrued-life and annuity contracts \$ accident and health \$ and deposit-type contract funds \$		
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	3,353,551	3,283,147
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	90,393	58,783
15.1 Current federal and foreign income taxes including \$ on realized capital gains (losses)	279,000	601,000
15.2 Net deferred tax liability		
16. Unearned investment income	13,465	14,985
17. Amounts withheld or retained by company as agent or trustee	29,285	28,800
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated		
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.1 Asset valuation reserve (AVR, Line 16, Col. 7)	6,788,318	6,118,934
24.2 Reinsurance in unauthorized companies		
24.3 Funds held under reinsurance treaties with unauthorized reinsurers		
24.4 Payable to parent, subsidiaries and affiliates	220,203	473,426
24.5 Drafts outstanding		
24.6 Liability for amounts held under uninsured accident and health plans		
24.7 Funds held under coinsurance		
24.8 Payable for securities		
24.9 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	32,614,626	32,588,586
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	704,162,674	672,423,221
27. From Separate Accounts Statement		
28. Total Liabilities (Lines 26 and 27)	704,162,674	672,423,221
29. Common capital stock	5,000,000	5,000,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	52,000,000	52,000,000
34. Aggregate write-ins for special surplus funds	750,656	700,960
35. Unassigned funds (surplus)	85,546,414	70,756,042
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$		
36.2 shares preferred (value included in Line 30 \$		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	138,297,070	123,457,002
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	143,297,070	128,457,002
39. Totals of Lines 28 and 38 (Page 2, Line 26, Col. 3)	847,459,744	800,880,223
DETAILS OF WRITE-INS		
2501. Reserve for non-funded pensions and deferrals	1,206,051	1,202,412
2502. Reserve for retired lives	27,622,533	26,058,134
2503. Reserve for unassessed insolvencies	2,072,000	2,072,000
2598. Summary of remaining write-ins for Line 25 from overflow page	1,714,042	3,256,040
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	32,614,626	32,588,586
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		
3401. Group life contingency reserve	750,656	700,960
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	750,656	700,960

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

(Excluding Unrealized Capital Gains and Losses)

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	60,310,861	66,966,704
2. Considerations for supplementary contracts with life contingencies	891,893	611,162
3. Net investment income (Exhibit of Net Investment Income, Line 17)	41,322,820	40,337,419
4. Amortization of interest maintenance reserve (IMR, Line 5)	799,727	827,479
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	5,527,740	3,483,913
7. Reserve adjustments on reinsurance ceded		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts		
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	79,499	391,128
9. Total (Lines 1 to 8.3)	108,932,540	112,617,805
10. Death benefits	13,449,693	14,882,683
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	13,095,545	10,869,333
13. Disability benefits and benefits under accident and health contracts	159,561	165,777
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	8,570,405	6,891,326
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	7,115,342	6,779,224
18. Payments on supplementary contracts with life contingencies	1,198,781	1,106,859
19. Increase in aggregate reserves for life and accident and health contracts	23,099,056	33,474,627
20. Totals (Lines 10 to 19)	66,688,383	74,169,829
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)		
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4)	18,573,457	17,803,094
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	1,953,287	1,870,387
25. Increase in loading on deferred and uncollected premiums	(1,499,856)	(228,880)
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions	1,566,111	1,063,615
28. Totals (Lines 20 to 27)	87,281,382	94,678,045
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	21,651,158	17,939,760
30. Dividends to policyholders		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	21,651,158	17,939,760
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	8,315,588	7,981,505
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	13,335,570	9,958,255
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$413,756 (excluding taxes of \$160,379 transferred to the IMR)	191,523	359,388
35. Net income (Line 33 plus Line 34)	13,527,093	10,317,643
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	128,457,002	114,453,055
37. Net income (Line 35)	13,527,093	10,317,643
38. Change in net unrealized capital gains (losses)	1,390,115	1,614,795
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	648,245	1,530,471
41. Change in nonadmitted assets and related items	(97,476)	(39,432)
42. Change in liability for reinsurance in unauthorized companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease (Exh. 5A, Line 9999999, Col. 4)		
44. Change in asset valuation reserve	(669,384)	(342,384)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus	41,475	922,854
54. Net change in capital and surplus for the year (Lines 37 through 53)	14,840,068	14,003,947
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	143,297,070	128,457,002
DETAILS OF WRITE-INS		
08.301. Referral fees	3,040	4,640
08.302. Reinsurance ceded experience rating refund	76,459	386,488
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	79,499	391,128
2701. Fines and penalties of regulatory authorities	1,712	5,903
2702. Increase for reserve for retired lives	1,564,399	1,057,712
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	1,566,111	1,063,615
5301. Accumulated other comprehensive income - pensions	19,551	776,752
5302. Change in equipment inventory for prior years		(3,607)
5303. Change in market value of Amica Companies supplemental retirement trust	26,961	150,599
5398. Summary of remaining write-ins for Line 53 from overflow page	(5,037)	(890)
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	41,475	922,854

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	60,174,581	66,437,642
2. Net investment income	42,640,888	41,755,671
3. Miscellaneous income	5,822,541	2,355,325
4. Total (Lines 1 through 3)	108,638,010	110,548,638
5. Benefit and loss related payments	35,669,715	34,733,770
6. Net transfers to Separate, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	20,426,441	20,159,335
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) \$413,756 net of tax on capital gains (losses)	9,051,344	8,312,871
10. Total (Lines 5 through 9)	65,147,500	63,205,976
11. Net cash from operations (Line 4 minus Line 10)	43,490,510	47,342,662
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	121,279,932	133,069,665
12.2 Stocks	2,139,913	3,532,362
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		25,989
12.8 Total investment proceeds (Lines 12.1 to 12.7)	123,419,845	136,628,016
13. Cost of investments acquired (long-term only):		
13.1 Bonds	166,633,230	173,823,744
13.2 Stocks	2,798,625	3,077,076
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		1,024,491
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	169,431,855	177,925,311
14. Net increase (decrease) in contract loans and premium notes	511,754	280,887
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(46,523,764)	(41,578,182)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities	1,786,188	962,990
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	(2,042,824)	2,911,793
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(256,636)	3,874,783
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(3,289,890)	9,639,263
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	24,049,754	14,410,491
19.2 End of year (Line 18 plus Line 19.1)	20,759,864	24,049,754

Note: Supplemental disclosures of cash flow information for non-cash transactions:

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS (Gain and Loss Exhibit) (Excluding Capital Gains and Losses)

	1	2	Ordinary			6	Group		Accident and Health			12
			3	4	5		7	8	9	10	11	
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts	60,310,861		41,153,057	16,769,529			2,388,275					
2. Considerations for supplementary contracts with life contingencies	891,893				891,893							
3. Net investment income	41,322,820		7,806,871	30,939,723	906,174		1,670,052					
4. Amortization of Interest Maintenance Reserve (IMR)	799,727		151,088	598,781	17,537		32,321					
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	5,527,740		5,527,740									
7. Reserve adjustments on reinsurance ceded												
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts												
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	79,499		3,040				76,459					
9. Totals (Lines 1 to 8.3)	108,932,540		54,641,796	48,308,033	1,815,604		4,167,107					
10. Death benefits	13,449,693		11,994,393				1,455,300					
11. Matured endowments (excluding guaranteed annual pure endowments)												
12. Annuity benefits	13,095,545			13,095,545								
13. Disability benefits and benefits under accident and health contracts	159,561		159,561									
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	8,570,405		2,272,707	6,297,698								
16. Group conversions			(45,814)				45,814					
17. Interest and adjustments on contract or deposit-type contract funds	7,115,342		79,205	6,728,601	299,156		8,380					
18. Payments on supplementary contracts with life contingencies	1,198,781				1,198,781							
19. Increase in aggregate reserves for life and accident and health contracts	23,099,056		10,785,563	11,955,718	357,083		692					
20. Totals (Lines 10 to 19)	66,688,383		25,245,615	38,077,562	1,855,020		1,510,186					
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)												
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	18,573,457		15,299,551	2,983,570	126,109		164,227					
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,953,287		1,721,704	166,307	5,787		59,489					
25. Increase in loading on deferred and uncollected premiums	(1,499,856)		(1,499,856)									
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions	1,566,111		1,384	244	7		1,564,476					
28. Totals (Lines 20 to 27)	87,281,382		40,768,398	41,227,683	1,986,923		3,298,378					
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	21,651,158		13,873,398	7,080,350	(171,319)		868,729					
30. Dividends to policyholders												
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	21,651,158		13,873,398	7,080,350	(171,319)		868,729					
32. Federal income taxes incurred (excluding tax on capital gains)	8,315,588		5,328,374	2,719,359	(65,799)		333,654					
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	13,335,570		8,545,024	4,360,991	(105,520)		535,075					
DETAILS OF WRITE-INS												
08.301. Reinsurance ceded experience rating refund	76,459						76,459					
08.302. Referral fees	3,040		3,040									
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	79,499		3,040				76,459					
2701. Increase in retired live reserve	1,564,399						1,564,399					
2702. Fines and penalties	1,712		1,384	244	7		77					
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	1,566,111		1,384	244	7		1,564,476					

(a) Includes the following amounts for FEGLI/SGLI: Line 1 , Line 10 , Line 16 , Line 23 , Line 24

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1	2	Ordinary			6	Group	
			3	4	5		7	8
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	478,721,466		139,569,280	330,241,637	8,882,732		27,817	
2. Tabular net premiums or considerations	71,264,943		54,529,651	15,876,255	858,189		848	
3. Present value of disability claims incurred	233,142		233,142		XXX			
4. Tabular interest	26,794,410		7,497,547	18,697,401	598,604		858	
5. Tabular less actual reserve released	(2,965,849)		57,670	(3,146,186)	122,667			
6. Increase in reserve on account of change in valuation basis								
7. Other increases (net)	(374,147)		(272,043)	(78,508)	(23,596)			
8. Totals (Lines 1 to 7)	573,673,965		201,615,247	361,590,599	10,438,596		29,523	
9. Tabular cost	45,941,230		45,940,216		XXX		1,014	
10. Reserves released by death	988,113		988,113	XXX	XXX			XXX
11. Reserves released by other terminations (net)	4,176,070		4,176,070					
12. Annuity, supplementary contract and disability payments involving life contingencies	20,748,029		156,005	19,393,243	1,198,781			
13. Net transfers to or (from) Separate Accounts								
14. Total Deductions (Lines 9 to 13)	71,853,442		51,260,404	19,393,243	1,198,781		1,014	
15. Reserve December 31, current year	501,820,523		150,354,843	342,197,356	9,239,815		28,509	

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. government bonds	(a) .....9,285,956	.....9,429,923
1.1	Bonds exempt from U.S. tax	(a)	
1.2	Other bonds (unaffiliated)	(a) .....30,243,236	.....30,670,289
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b)	
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated) .....	.....543,426	.....558,295
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c)	
4.	Real estate	(d)	
5	Contract Loans .....	.....324,819	.....335,994
6	Cash, cash equivalents and short-term investments	(e) .....685,362	.....733,696
7	Derivative instruments	(f)	
8.	Other invested assets		
9.	Aggregate write-ins for investment income .....	.....97,153	.....97,153
10.	Total gross investment income	41,179,952	41,825,350
11.	Investment expenses		(g) .....502,530
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income		
16.	Total deductions (Lines 11 through 15) .....		.....502,530
17.	Net investment income (Line 10 minus Line 16)		41,322,820
DETAILS OF WRITE-INS			
0901.	Miscellaneous interest .....	.....97,153	.....97,153
0902.	.....	
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	97,153	97,153
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 thru 1303 plus 1598) (Line 15, above)		

- (a) Includes \$695,547 accrual of discount less \$2,659,013 amortization of premium and less \$570,745 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$454 amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$. investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Increases (Decreases) by Adjustment	Total
1.	U.S. Government bonds .....	.....53,483			.....53,483
1.1	Bonds exempt from U.S. tax				
1.2	Other bonds (unaffiliated) .....	.....498,944			.....498,944
1.3	Bonds of affiliates				
2.1	Preferred stocks (unaffiliated)				
2.11	Preferred stocks of affiliates				
2.2	Common stocks (unaffiliated) .....	.....822,553	.....(471,847)	.....1,908,319	.....2,259,025
2.21	Common stocks of affiliates				
3.	Mortgage loans				
4.	Real estate				
5.	Contract Loans				
6.	Cash, cash equivalents and short-term investments				
7.	Derivative instruments				
8.	Other invested assets .....			.....56,155	.....56,155
9.	Aggregate write-ins for capital gains (losses)				
10.	Total capital gains (losses)	1,374,980	(471,847)	1,964,474	2,867,607
DETAILS OF WRITE-INS					
0901.	.....			
0902.	.....			
0903.	.....			
0998.	Summary of remaining write-ins for Line 9 from overflow page				
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)				

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
FIRST YEAR (other than single)											
1. Uncollected	(435,266)		(435,266)								
2. Deferred and accrued	1,735,499		1,735,499								
3. Deferred , accrued and uncollected:											
3.1 Direct	1,767,699		1,767,699								
3.2 Reinsurance assumed											
3.3 Reinsurance ceded	467,466		467,466								
3.4 Net (Line 1 + Line 2)	1,300,233		1,300,233								
4. Advance											
5. Line 3.4 - Line 4	1,300,233		1,300,233								
6. Collected during year:											
6.1 Direct	8,220,708		6,037,571	2,183,137							
6.2 Reinsurance assumed											
6.3 Reinsurance ceded	3,654,256		3,654,256								
6.4 Net	4,566,452		2,383,315	2,183,137							
7. Line 5 + Line 6.4	5,866,685		3,683,548	2,183,137							
8. Prior year (uncollected + deferred and accrued - advance)	1,622,938		1,622,938								
9. First year premiums and considerations:											
9.1 Direct	7,906,971		5,723,834	2,183,137							
9.2 Reinsurance assumed											
9.3 Reinsurance ceded	3,663,224		3,663,224								
9.4 Net (Line 7 - Line 8)	4,243,747		2,060,610	2,183,137							
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	7,333,291			7,333,291							
10.2 Reinsurance assumed											
10.3 Reinsurance ceded											
10.4 Net	7,333,291			7,333,291							
RENEWAL											
11. Uncollected	(283,963)		(283,963)								
12. Deferred and accrued	14,942,675		14,942,447			228					
13. Deferred, accrued and uncollected:											
13.1 Direct	15,554,392		15,554,164			228					
13.2 Reinsurance assumed											
13.3 Reinsurance ceded	895,680		895,680								
13.4 Net (Line 11 + Line 12)	14,658,712		14,658,484			228					
14. Advance	124,568		124,568								
15. Line 13.4 - Line 14	14,534,144		14,533,916			228					
16. Collected during year:											
16.1 Direct	54,909,939		44,705,495	7,253,101		2,951,343					
16.2 Reinsurance assumed											
16.3 Reinsurance ceded	7,526,994		6,964,054			562,940					
16.4 Net	47,382,945		37,741,441	7,253,101		2,388,403					
17. Line 15 + Line 16.4	61,917,089		52,275,357	7,253,101		2,388,631					
18. Prior year (uncollected + deferred and accrued - advance)	13,183,266		13,182,910			356					
19. Renewal premiums and considerations:											
19.1 Direct	56,504,014		46,299,698	7,253,101		2,951,215					
19.2 Reinsurance assumed											
19.3 Reinsurance ceded	7,770,191		7,207,251			562,940					
19.4 Net (Line 17 - Line 18)	48,733,823		39,092,447	7,253,101		2,388,275					
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	71,744,276		52,023,532	16,769,529		2,951,215					
20.2 Reinsurance assumed											
20.3 Reinsurance ceded	11,433,415		10,870,475			562,940					
20.4 Net (Line 9.4 + 10.4 + 19.4)	60,310,861		41,153,057	16,769,529		2,388,275					

EXHIBIT - 1 PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS
AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (direct business only)

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums											
22. All other											
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	3,642,739		3,642,739								
23.2 Reinsurance assumed											
23.3 Net ceded less assumed	3,642,739		3,642,739								
24. Single:											
24.1 Reinsurance ceded	1,885,001		1,885,001								
24.2 Reinsurance assumed											
24.3 Net ceded less assumed	1,885,001		1,885,001								
25. Renewal:											
25.1 Reinsurance ceded											
25.2 Reinsurance assumed											
25.3 Net ceded less assumed											
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	5,527,740		5,527,740								
26.2 Reinsurance assumed (Page 6, Line 22)											
26.3 Net ceded less assumed	5,527,740		5,527,740								
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)											
28. Single											
29. Renewal											
30. Deposit-type contract funds											
31. Totals (to agree with Page 6, Line 21)											

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6
	1	Accident and Health		4		
		2	3			
	Life	Cost Containment	All Other	All Other Lines of Business	Investment	Total
1. Rent	815,063				30,870	845,933
2. Salaries and wages	9,372,865				256,307	9,629,172
3.11 Contributions for benefit plans for employees	2,389,358				76,384	2,465,742
3.12 Contributions for benefit plans for agents						
3.21 Payments to employees under non-funded benefit plans						
3.22 Payments to agents under non-funded benefit plans						
3.31 Other employee welfare	62,731					62,731
3.32 Other agent welfare						
4.1 Legal fees and expenses	13,231					13,231
4.2 Medical examination fees	1,104,530					1,104,530
4.3 Inspection report fees	35,871					35,871
4.4 Fees of public accountants and consulting actuaries	402,692					402,692
4.5 Expense of investigation and settlement of policy claims	85,580					85,580
5.1 Traveling expenses	201,158					201,158
5.2 Advertising	625,109					625,109
5.3 Postage, express, telegraph and telephone	1,031,435					1,031,435
5.4 Printing and stationery	137,430					137,430
5.5 Cost or depreciation of furniture and equipment	1,108,378					1,108,378
5.6 Rental of equipment	79,675				28,224	107,899
5.7 Cost or depreciation of EDP equipment and software						
6.1 Books and periodicals	28,969					28,969
6.2 Bureau and association fees	30,317					30,317
6.3 Insurance, except on real estate	11,919					11,919
6.4 Miscellaneous losses						
6.5 Collection and bank service charges					31,387	31,387
6.6 Sundry general expenses						
6.7 Group service and administration fees						
6.8 Reimbursements by uninsured accident and health plans						
7.1 Agency expense allowance						
7.2 Agents' balances charged off (less \$						
recovered)						
7.3 Agency conferences other than local meetings						
9.1 Real estate expenses						
9.2 Investment expenses not included elsewhere					79,358	79,358
9.3 Aggregate write-ins for expenses	1,037,146					1,037,146
10. General expenses incurred	18,573,457				502,530	(a) 19,075,987
11. General expenses unpaid December 31, prior year	3,283,147					3,283,147
12. General expenses unpaid December 31, current year	3,353,551					3,353,551
13. Amounts receivable relating to uninsured accident and health plans, prior year						
14. Amounts receivable relating to uninsured accident and health plans, current year						
15. General expenses paid during year (Lines 10+11-12-13+14)	18,503,053				502,530	19,005,583
DETAILS OF WRITE-INS						
09.301. Data Processing and consulting fees	935,350					935,350
09.302. Accrual for non-funded pensions	101,796					101,796
09.303.						
09.398. Summary of remaining write-ins for Line 9.3 from overflow pag						
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	1,037,146					1,037,146

(a) Includes management fees of \$ to affiliates and \$ to non-affiliates.

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

		Insurance			4	5
		1	2	3		
		Life	Accident and Health	All Other Lines of Business	Investment	Total
1.	Real estate taxes					
2.	State insurance department licenses and fees	254,263				254,263
3.	State taxes on premiums	950,416				950,416
4.	Other state taxes, including \$ 44,682					
	for employee benefits	204,195				204,195
5.	U.S. Social Security taxes	523,866				523,866
6.	All other taxes	20,547				20,547
7.	Taxes, licenses and fees incurred	1,953,287				1,953,287
8.	Taxes, licenses and fees unpaid December 31, prior year	58,783				58,783
9.	Taxes, licenses and fees unpaid December 31, current year.....	90,393				90,393
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	1,921,677				1,921,677

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums		
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4		
6. Paid in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8		
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14		
16. Total from prior year		
17. Total Dividends or refunds (Lines 9 + 15 - 16)		
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

NONE

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1		2	3	4	5	6
Valuation Standard		Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001.	41 CSO 2.50% NLP ANB IDB 60, 62	1,579		1,579		
0100002.	41 CSO 2.50% CRVM ANB IDB 57,59,61,63	11,281		11,281		
0100003.	58 CSO 3.00% NLP ANB IDB 63-81,84	296,921		293,910		3,011
0100004.	58 CSO 3.00% NLP ALB IDB 70-87,89-05NB	44,436		44,436		
0100005.	58 CSO 3.00% CRVM ANB IDB 63-83	3,017,095		2,991,597		25,498
0100006.	58 CSO 3.50% NLP ANB IDB 67-68,70,72-77,79	179,138		179,138		
0100007.	58 CSO 3.50% NLP ALB IDB 70-90,92,95-96, 98-04	182,280		182,280		
0100008.	58 CSO 3.50% CRVM ANB IDB 66-67,69-78	972,464		972,464		
0100009.	58 CSO 3.50% CRVM ALB IDB 70-80,83,86,01	3,648,618		3,648,618		
0100010.	58 CSO 4.00% NLP ANB IDB 77-81	92,034		92,034		
0100011.	58 CSO 4.00% NLP ALB IDB 79-87	84,526		84,526		
0100012.	58 CSO 4.00% CRVM ANB IDB 77-81	794,186		794,186		
0100013.	58 CSO 4.00% CRVM ALB IDB 77,79-87	5,952,189		5,952,189		
0100014.	58 CSO 4.50% NLP ANB IDB 81-83	124,528		124,528		
0100015.	58 CSO 4.50% CRVM ANB IDB 80-84	797,820		797,820		
0100016.	58 CSO 4.50% CRVM ALB IDB 81-88,92,96-97,03-04	21,309,912		21,309,912		
0100017.	58 CSO 5.50% NLP ALB IDB 79,83-85,87-88	196,263		196,263		
0100018.	58 CET 3.00% NLP ANB IDB 63-82	142,835		142,835		
0100019.	58 CET 3.50% NLP ANB IDB 68,71,74,76-77	23,633		23,633		
0100020.	58 CET 3.50% NLP ALB IDB 71-79	63,209		63,209		
0100021.	58 CET 4.00% NLP ANB IDB 79-80	7,012		7,012		
0100022.	58 CET 4.00% NLP ALB IDB 80-86	29,773		29,773		
0100023.	58 CET 4.50% NLP ANB IDB 82-83	7,462		7,462		
0100024.	58 CET 5.00% NLP ALB IDB 77	1,661		1,661		
0100025.	58 CET 5.50% NLP ALB IDB 74,83-85,87-88	50,727		50,727		
0100026.	80 CSO 4.00% CRVM ALB IDB 97-05NB	2,371,783		2,371,783		
0100027.	80 CSO 4.50% NLP ALB IDB 95-99,01,04-05NB	342,836		342,836		
0100028.	80 CSO 4.50% CRVM ALB IDB 88-05NB	82,041,669		82,041,669		
0100029.	80 CSO 5.00% NLP ALB IDB 90-91, 93-94	189,785		189,785		
0100030.	80 CSO 5.00% CRVM ALB IDB 89,93-95	6,409,161		6,409,161		
0100031.	80 CSO 5.50% NLP ALB IDB 89-92	349,113		349,113		
0100032.	80 CSO 5.50% CRVM ALB IDB 81-92	18,326,867		18,326,867		
0100033.	80 CSO 6.00% NLP ALB IDB 83-85	31,196		31,196		
0100034.	80 CSO 6.00% CRVM ALB IDB 83-89	639,592		639,592		
0100035.	80 CET 4.00% NLP ALB IDB 98,00	7,146		7,146		
0100036.	80 CET 4.50% NLP ALB IDB 95-01	267,494		267,494		
0100037.	80 CET 5.00% NLP ALB IDB 93-94	6,258		6,258		
0100038.	80 CET 5.50% NLP ALB IDB 89-93	28,324		28,324		
0100039.	80 CET 6.00% NLP ALB IDB 83,85	384		384		
0199997. Totals (Gross)		149,043,190		149,014,681		28,509
0199998. Reinsurance ceded		10,354,932		10,354,932		
0199999. Life Insurance: Totals (Net)		138,688,258		138,659,749		28,509
0200001.	A-1949 3.50%.3.00% CARVM Def 82-83	12,184,148	XXX	12,184,148	XXX	
0200002.	A2000 4.50% CARVM Def 05 NB	3,679,909	XXX	3,679,909	XXX	
0200003.	A2000 4.75% CARVM Def 03-04	18,491,657	XXX	18,491,657	XXX	
0200004.	A2000 4.75% Imm 99	73,856	XXX	73,856	XXX	
0200005.	83a 5.00% Imm 96	17,814	XXX	17,814	XXX	
0200006.	A2000 5.00% CARVM Def 98-99, 03	24,804,184	XXX	24,804,184	XXX	
0200007.	A2000 5.00% Imm 01, 04-05 NB	988,410	XXX	988,410	XXX	
0200008.	83a 5.25% CARVM Def 94, 96, 97	19,098,295	XXX	19,098,295	XXX	
0200009.	83a 5.25% Imm 97	33,376	XXX	33,376	XXX	
0200010.	A2000 5.25% CARVM Def 98-99, 01-02	60,818,831	XXX	60,818,831	XXX	
0200011.	A2000 5.25% Imm 05NB	3,484,255	XXX	3,484,255	XXX	
0200012.	83a 5.50% CARVM Def 93, 96-97	16,075,323	XXX	16,075,323	XXX	
0200013.	A2000 5.50% CARVM Def 00-02	26,528,612	XXX	26,528,612	XXX	
0200014.	A2000 5.50% Imm 99, 03-04	3,854,219	XXX	3,854,219	XXX	
0200015.	83a 5.75% CARVM Def 95	21,899,758	XXX	21,899,758	XXX	
0200016.	83a 5.75% Imm 92	82,532	XXX	82,532	XXX	
0200017.	A2000 5.75% CARVM Def 00	1,093,940	XXX	1,093,940	XXX	
0200018.	A2000 5.75% Imm 98, 03	3,172,365	XXX	3,172,365	XXX	
0200019.	83a 6.00% CARVM Def 92	16,874,445	XXX	16,874,445	XXX	
0200020.	83a 6.00% Imm 94, 96-97	520,982	XXX	520,982	XXX	
0200021.	A2000 6.00% Imm 98-99, 01-02	2,359,074	XXX	2,359,074	XXX	
0200022.	83a 6.25% CARVM Def 87, 90-91	31,777,153	XXX	31,777,153	XXX	
0200023.	83a 6.25% Imm 93	70,944	XXX	70,944	XXX	
0200024.	A2000 6.25% Imm 98-00	2,603,523	XXX	2,603,523	XXX	
0200025.	83a 6.50% CARVM Def 89	7,390,581	XXX	7,390,581	XXX	
0200026.	83a 6.50% Imm 94-97	6,958,920	XXX	6,958,920	XXX	
0200027.	A2000 6.50% Imm 01-02	5,654,338	XXX	5,654,338	XXX	
0200028.	83a 6.75% CARVM Def 86, 88	15,983,232	XXX	15,983,232	XXX	
0200029.	83a 6.75% Imm 92-93, 96-97	3,174,626	XXX	3,174,626	XXX	
0200030.	A2000 6.75% Imm 00-01	2,392,418	XXX	2,392,418	XXX	
0200031.	83a 7.00% CARVM Def 83-85	15,966,799	XXX	15,966,799	XXX	
0200032.	83a 7.00% Imm 93, 95	3,628,102	XXX	3,628,102	XXX	
0200033.	A2000 7.00% Imm 00	1,057,089	XXX	1,057,089	XXX	
0200034.	83a 7.25% Imm 95	814,539	XXX	814,539	XXX	
0200035.	83a 7.50% Imm 92	277,077	XXX	277,077	XXX	
0200036.	83a 7.75% Imm 92	3,417,726	XXX	3,417,726	XXX	
0200037.	83a 8.00% Imm 91	218,417	XXX	218,417	XXX	
0200038.	83a 8.25% Imm 90-91	4,351,374	XXX	4,351,374	XXX	
0200039.	83a 8.75% Imm 89	324,513	XXX	324,513	XXX	
0299997. Totals (Gross)		342,197,356	XXX	342,197,356	XXX	
0299998. Reinsurance ceded			XXX		XXX	
0299999. Annuities: Totals (Net)		342,197,356	XXX	342,197,356	XXX	
0300001.	A2000 5.25% Imm 05 NB	798,696		798,696		
0300002.	A2000 5.50% Imm 04	499,076		499,076		
0300003.	A2000 5.75% Imm 03	221,437		221,437		
0300004.	A2000 6.25% Imm 98-99	772,072		772,072		
0300005.	83a 6.50% Imm 94	303,075		303,075		
0300006.	A2000 6.50% Imm 02	752,245		752,245		
0300007.	83a 6.75% Imm 96-97	1,835,345		1,835,345		

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0300008. A2000 6.75% Imm 01	686,362		686,362		
0300009. 83a 7.00% Imm 93	129,750		129,750		
0300010. A2000 7.00% Imm 00	602,266		602,266		
0300011. 83a 7.25% Imm 95	414,290		414,290		
0300012. 83a 7.75% Imm 92	227,603		227,603		
0300013. 83a 8.00% Imm 87	18,860		18,860		
0300014. 83a 8.25% Imm 90-91	1,370,063		1,370,063		
0300015. 83a 8.75% Imm 88-89	608,675		608,675		
0399997. Totals (Gross)	9,239,815		9,239,815		
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)	9,239,815		9,239,815		
0400001. 59 ADB, with 58 CSO 3 1/2%	38,857		38,857		
0400002. 59 ADB, with 80 CSO 3 1/2%	14,081		14,081		
0499997. Totals (Gross)	52,938		52,938		
0499998. Reinsurance ceded	48,790		48,790		
0499999. Accidental Death Benefits: Totals (Net)	4,148		4,148		
0500001. 52 INTERCO DISA, Period 2, with 58 CSO 3 1/2%	131,621		131,621		
0500002. 52 INTERCO DISA, Period 2, with 80 CSO 4 1/2%	151,477		151,477		
0599997. Totals (Gross)	283,098		283,098		
0599998. Reinsurance ceded					
0599999. Disability-Active Lives: Totals (Net)	283,098		283,098		
0600001. 52 INTERCO DISA, Period 2, with 58 CSO 3 1/2%	900,988		900,988		
0600002. 52 INTERCO DISA, Period 2, with 80 CSO 3 1/2%	164,752		164,752		
0600003. 52 INTERCO DISA, Period 2, with 80 CSO 4 1/2%	945,267		945,267		
0699997. Totals (Gross)	2,011,007		2,011,007		
0699998. Reinsurance ceded					
0699999. Disability-Disabled Lives: Totals (Net)	2,011,007		2,011,007		
0700001. For excess of valuation net premiums over gross premiums on respective policies, computed according to the standard valuation required by this state	8,011,719		8,011,719		
0700002. For non-deduction of deferred fractional premiums or return of premiums at the death of the insured	585,122		585,122		
0700003. Miscellaneous Reserve	800,000		800,000		
0799997. Totals (Gross)	9,396,841		9,396,841		
0799998. Reinsurance ceded					
0799999. Miscellaneous Reserves: Totals (Net)	9,396,841		9,396,841		
9999999. Totals (Net) - Page 3, Line 1	501,820,523		501,792,014		28,509

EXHIBIT 5 - INTERROGATORIES

1.1

Has the reporting entity ever issued both participating and non-participating contracts?.....

Yes [] No [X]

1.2

If not, state which kind is issued.
Non-participating

2.1

Does the reporting entity at present issue both participating and non-participating contracts?.....

Yes [] No [X]

2.2

If not, state which kind is issued.
Non-participating

3.

Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?.....
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

Yes [X] No []

4.

Has the reporting entity any assessment or stipulated premium contracts in force?
If so, state:
4.1 Amount of insurance?\$
4.2 Amount of reserve?\$
4.3 Basis of reserve:
4.4 Basis of regular assessments:
4.5 Basis of special assessments:
4.6 Assessments collected during the year\$

Yes [] No [X]

5.

If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
.....

6.

Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?

Yes [] No [X]

6.1

If so, state the amount of reserve on such contracts on the basis actually held:.....

\$

6.2

That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits:

\$

Attach statement of methods employed in their valuation.

7.

Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?

Yes [] No [X]

7.1

If yes, state the total dollar amount of assets covered by these contracts or agreements

\$

7.2

Specify the basis (fair value, amortized cost, etc.) for determining the amount:
.....

7.3

State the amount of reserves established for this business:

\$

7.4

Identify where the reserves are reported in the blank:
.....

EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
9999999 - Total (Column 4, only)			

Exhibit 6 - Aggregate Reserves for Accident and Health Contracts

N O N E

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	141,012,866		136,176,042	4,821,703		15,121
2. Deposits received during the year	22,469,946		21,551,427	918,519		
3. Investment earnings credited to the account	6,905,706		6,629,506	275,560		640
4. Other net change in reserves	102,104		78,508	23,596		
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments	20,684,398		19,675,822	1,002,621		5,955
8. Other net transfers to or (from) Separate Accounts						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	149,806,224		144,759,661	5,036,757		9,806
10. Reinsurance balance at the beginning of the year						
11. Net change in reinsurance assumed						
12. Net change in reinsurance ceded						
13. Reinsurance balance at the end of the year (Lines 10+11-12)						
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	149,806,224		144,759,661	5,036,757		9,806

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

		1	2	Ordinary			6	Group		Accident and Health		
				3	4	5		7	8	9	10	11
		Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1.	Due and unpaid:											
	1.1 Direct											
	1.2 Reinsurance assumed											
	1.3 Reinsurance ceded											
	1.4 Net											
2.	In course of settlement:											
	2.1 Resisted											
	2.11 Direct											
	2.12 Reinsurance assumed											
	2.13 Reinsurance ceded											
	2.14 Net			(b)	(b)		(b)	(b)				
	2.2 Other											
	2.21 Direct	3,472,874		3,365,005	35,169			72,700				
	2.22 Reinsurance assumed											
	2.23 Reinsurance ceded	775,500		775,500								
	2.24 Net	2,697,374		(b) 2,589,505	(b) 35,169		(b)	(b) 72,700		(b)	(b)	(b)
3.	Incurred but unreported:											
	3.1 Direct	700,000		575,000				125,000				
	3.2 Reinsurance assumed											
	3.3 Reinsurance ceded											
	3.4 Net	700,000		(b) 575,000	(b)		(b)	(b) 125,000		(b)	(b)	(b)
4.	TOTALS											
	4.1 Direct	4,172,874		3,940,005	35,169			197,700				
	4.2 Reinsurance assumed											
	4.3 Reinsurance ceded	775,500		775,500								
	4.4 Net	3,397,374	(a)	(a) 3,164,505	35,169			(a) 197,700				

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ in Column 2, \$ in Column 3 and \$ in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ Individual Annuities \$, Credit Life (Group and Individual) \$, and Group Life \$, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$2,011,007 Credit (Group and Individual) Accident and Health \$, and Other Accident and Health \$ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1. Settlements During the Year:											
1.1 Direct	28,382,639		12,157,305	13,095,545	1,198,781		1,931,008				
1.2 Reinsurance assumed											
1.3 Reinsurance ceded	1,391,500		1,115,000				276,500				
1.4 Net (d)	26,991,139		11,042,305	13,095,545	1,198,781		1,654,508				
2. Liability December 31, current year from Part 1:											
2.1 Direct	4,172,874		3,940,005	35,169			197,700				
2.2 Reinsurance assumed											
2.3 Reinsurance ceded	775,500		775,500								
2.4 Net	3,397,374		3,164,505	35,169			197,700				
3. Amounts recoverable from reinsurers December 31, current year	20,000		20,000								
4. Liability December 31, prior year:											
4.1 Direct	3,685,433		3,253,356	35,169			396,908				
4.2 Reinsurance assumed											
4.3 Reinsurance ceded	400,500		400,500								
4.4 Net	3,284,933		2,852,856	35,169			396,908				
5. Amounts recoverable from reinsurers December 31, prior year	820,000		820,000								
6. Incurred Benefits											
6.1 Direct	28,870,080		12,843,954	13,095,545	1,198,781		1,731,800				
6.2 Reinsurance assumed											
6.3 Reinsurance ceded	966,500		690,000				276,500				
6.4 Net	27,903,580		12,153,954	13,095,545	1,198,781		1,455,300				

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
\$ in Line 6.1, and \$ in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
\$ in Line 6.1, and \$ in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
\$ in Line 6.1, and \$ in Line 6.4.

(d) Includes \$159,561 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Other invested assets (Schedule BA)			
8. Receivables for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)			
11. Title plants (for Title insurers only)			
12. Investment income due and accrued			
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection			
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
13.3 Accrued retrospective premiums			
14. Reinsurance:			
14.1 Amounts recoverable from reinsurers			
14.2 Funds held by or deposited with reinsured companies			
14.3 Other amounts receivable under reinsurance contracts			
15. Amounts receivable relating to uninsured plans			
16.1 Current federal and foreign income tax recoverable and interest thereon			
16.2 Net deferred tax asset	5,644,840	5,758,333	113,493
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software	314,671		(314,671)
19. Furniture and equipment, including health care delivery assets	2,661,165	2,841,301	180,136
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Receivable from parent, subsidiaries and affiliates			
22. Health care and other amounts receivable			
23. Aggregate write-ins for other than invested assets	619,682	543,248	(76,434)
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	9,240,358	9,142,882	(97,476)
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	9,240,358	9,142,882	(97,476)
DETAILS OF WRITE-INS			
0901.			
0902.			
0903.			
0998. Summary of remaining write-ins for Line 9 from overflow page			
0999. Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above)			
2301. Amica Companies supplemental retirement trust	264,992	169,671	(95,321)
2302. Pension intangible asset	354,165	373,052	18,887
2303. Travel advances	525	525	
2398. Summary of remaining write-ins for Line 23 from overflow page			
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	619,682	543,248	(76,434)

NOTE TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The accompanying financial statements of the Company have been prepared in conformity with the NAIC Accounting Practices and Procedures Manual.

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of the financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policies

The Company recognizes life premiums over the premium paying period of the related policies. Annuity considerations are recognized as revenue when received. Expenses incurred in connection with acquiring new insurance business including acquisition costs are charged to operations as incurred.

In addition the Company uses the following accounting policies:

- (1) Short-term investments are stated at cost, which approximates market value.
- (2) Bonds not backed by other loans are stated at amortized cost using the scientific method.
- (3) Common stocks are stated at market value.
- (4) The Company has no preferred stock.
- (5) The Company has no mortgage loans.
- (6) Loan-backed securities are stated at amortized cost. The retrospective adjustment method is used to value all loan backed securities.
- (7) The Company has no investments in subsidiaries, controlled or affiliated companies.
- (8) The Company's share of a limited partnership interest is based on the underlying audited GAAP equity of the investee.
- (9) The Company has no derivatives.
- (10) The Company does not utilize anticipated investment income as a factor in the premium deficiency calculation.
- (11) The Company does not write Accident and Health insurance.
- (12) The capitalization policy and the resultant predefined thresholds did not change from the prior period.
- (13) The Company has no pharmaceutical rebate receivables.

2. Accounting Changes and Correction of Errors

There were no material accounting changes or correction of errors in the reporting period.

3. Business Combinations and Goodwill

The Company has not recorded any goodwill as a result of business combinations.

4. Discontinued Operations

The Company had no discontinued operations during the reporting period.

5. Investments

- A. The Company has no mortgage loans.
- B. The Company is not the creditor of any restructured debt.
- C. The Company has no reverse mortgages.
- D. Loan-backed securities:

- (1) The Company has consistently used the retrospective method (or a method which approximates the retrospective method) for valuing loan-backed securities.
- (2) Prepayment assumptions for a single class and multi-class mortgage backed/asset backed securities were obtained from broker dealer survey values, nationally recognized data services or internal estimates.
- (3) There were no changes from retrospective to prospective methodologies.

- E. The Company has no repurchase agreements.
- F. The Company has no investment in real estate.

6. Joint Ventures, Partnerships, and Limited Liability Companies

- A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.
- B. The Company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships and Limited Liability Companies.

7. Investment Income

- A. Any investment income due and accrued with amounts that are over 90 days past due would be non-admitted and excluded from surplus.
- B. There was no investment income due and accrued excluded from surplus.

8. Derivative Instruments

The Company holds no derivative instruments.

NOTE TO FINANCIAL STATEMENTS

9. Income Taxes

A. The components of the net deferred tax asset at December 31 are as follows:

	<u>2005</u>	<u>2004</u>
(1) Total of all deferred tax assets (admitted and nonadmitted)	\$20,163,139	\$18,575,336
(2) Total of all deferred tax liabilities	\$11,424,042	\$ 9,910,125
(3) Total deferred tax assets nonadmitted in accordance with SSAP		
No. 10, Income Taxes	\$ 5,644,839	\$ 5,758,333
(4) Increase (decrease) in deferred tax assets nonadmitted	\$ (113,493)	\$ 681,345

B. Deferred tax liabilities are not recognized for the following amounts:

- (1) As of December 31, 2005 the Company had a balance of \$723,268 in its Policyholder Surplus account under the provisions of the Internal Revenue Code. This amount could become taxable to the extent that future shareholder dividends are paid from this account.

C. The components of incurred income tax expense and the change in DTAs and DTLs are as follows:

- (1) The provisions for incurred taxes on earnings for the years ended December 31 are:

	<u>2005</u>	<u>2004</u>
Federal	\$ 8,729,344	\$ 8,544,871
Federal income tax on net capital gains	<u>(413,756)</u>	<u>(563,366)</u>
Federal income tax incurred	\$ 8,315,588	\$ 7,981,505

- (2) The tax effects of temporary differences that give rise to significant portions of the deferred tax assets and deferred tax liabilities are as follows:

	<u>December 31, 2005</u>	<u>December 31, 2004</u>
Deferred Tax Assets:		
Deferred acquisition costs	\$ 3,424,553	\$ 3,329,585
Reserve for life policies and supp. contracts w/o life contingency	13,733,642	12,585,456
Reserve for unassessed insolvencies	725,200	725,200
Reserve for misc. retirement benefits	1,201,955	1,107,235
Equipment	984,811	827,860
Other	<u>92,979</u>	<u>0</u>
Total deferred tax assets	20,163,139	18,575,336
Nonadmitted deferred tax assets	<u>(5,644,839)</u>	<u>(5,758,333)</u>
Admitted deferred tax assets	\$ 14,424,042	\$ 12,817,003
Deferred Tax Liabilities:		
Bonds	\$ 570,527	\$ 521,131
Common stocks	3,117,790	2,563,085
Other invested assets	28,226	8,572
Net deferred and uncollected premiums	7,657,499	6,767,337
Other	<u>50,000</u>	<u>50,000</u>
Total deferred tax liabilities	\$ 11,424,042	\$ 9,910,125
Net admitted deferred tax asset	\$ <u>3,094,258</u>	\$ <u>2,906,878</u>

- (3) The change in net deferred income taxes is comprised of the following:

	<u>December 31, 2005</u>	<u>December 31, 2004</u>	<u>Change</u>
Total deferred tax assets	\$ 20,163,139	\$ 18,575,336	\$ 1,587,803
Total deferred tax liabilities	<u>(11,424,042)</u>	<u>(9,910,125)</u>	<u>(1,513,917)</u>
Net deferred tax asset	\$ 8,739,097	\$ 8,665,211	\$ 73,886
Tax effect of unrealized gains			<u>574,359</u>
Change in net deferred income tax			\$ <u>648,245</u>

D. The significant items causing a difference between the provision for federal income taxes and the statutory rate of 35% are as follows:

	<u>December 31, 2005</u>
Taxes computed at the statutory rate	\$ 7,577,905
Other	<u>89,438</u>
Total	\$ <u>7,667,343</u>
Federal and foreign taxes incurred	\$ 8,315,588
Change in net deferred taxes	<u>(648,245)</u>
Total statutory income taxes	\$ <u>7,667,343</u>
Effective tax rate	35.4%

E. As of December 31, the Company had no operating loss carry forwards.

F. The Company has not elected to consolidate its federal income tax return with its Parent.

NOTE TO FINANCIAL STATEMENTS

10. Information Concerning Parent, Subsidiaries and Affiliates

- A., B. & C. The Company received premiums of \$2,789,000 and \$2,694,000 in 2005 and 2004, respectively from its Parent, Amica Mutual Insurance Company, for group life insurance on the lives of employees and retirees of the Parent. The company received premiums and deposits of \$25,804,000 and \$24,744,000 in 2005 and 2004, respectively from its Parent to fund structured settlement transactions.
- D. At December 31, 2005, the Company reported \$131,000 payable to its Parent and \$5,000 due from an Affiliate, Amica General Agency, Inc. The terms of the settlement require that these amounts are settled within 55 days.
- E. The Company has no guarantees on undertakings for the benefit of an affiliate or related third party that would result in a material contingent exposure of the Company's or any related party's assets or liabilities.
- F. The Company is a party to a cost sharing agreement with its Parent and Affiliate, Amica General Agency, Inc. The Company reimburses its Parent for sales and support services provided such as data processing, mail, accounting, investment, and other corporate provided services. Total reimbursement to the Parent was \$3,226,000 and \$3,078,000 in 2005 and 2004, respectively.

In addition, the Company receives reimbursement from its Parent and Affiliate, Amica General Agency, Inc. for sales and support services provided. Total reimbursement from the Parent and the Agency was \$2,338,000 and \$2,308,000 in 2005 and 2004, respectively.

- G. All outstanding shares of the Company are owned by the Parent Company, Amica Mutual Insurance Company, an insurance holding company domiciled in the State of Rhode Island.
- H. The Company does not own any shares of an upstream intermediate or ultimate parent, either directly or indirectly via a downstream subsidiary, controlled or affiliated insurer.
- I. The Company does not hold any investments in a subsidiary, controlled or affiliated entity.
- J. The Company does not hold any investments in an impaired subsidiary, controlled or affiliated entity.

11. Debt

- A. The Company has no debt or capital notes outstanding.

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. Defined Benefit Plans

The Company participates in a qualified non-contributory defined benefit plan sponsored by its Parent, Amica Mutual Insurance Company. Details of the Company's contributions and expenses are included in note 12D.

B. Defined Contribution Plans

The Company participates in a defined contribution savings plan sponsored by its Parent. Details of the Company's contributions are included in note 12D.

C. Multiemployer Plans - none

D. Consolidated/Holding Company Plans

The company participates in a qualified non-contributory defined benefit pension plan sponsored by its Parent. The benefits are based on years of service and the employee's career average compensation. Amica Mutual's funding policy is to contribute annually the maximum amount that can be deducted for federal income tax purposes, and to charge each subsidiary for its allocable share of such contribution based on a percentage of payroll. The plan is funded through a pension trust (Amica Pension Fund). No pension expense was recognized in 2005 and 2004 because, in accordance with SSAP 8 and FAS 87, the net periodic pension cost was \$0.

The Company funds supplemental pension benefits through Amica Companies Supplemental Retirement Trust. The supplemental pension benefits are amounts otherwise payable under the Company's qualified pension plan which is in excess of that allowed under Sections 401 and/or 415 of the Internal Revenue Code. The company's share of the Trust assets and liabilities and benefits payable under the Trust amounted to \$1,471,000 and \$1,372,000 at December 31, 2005 and 2004 respectively.

In addition to pension benefits, the Company participates in other health care and life insurance benefit plans sponsored by its Parent for retired employees. Substantially all employees may become eligible for these plans if they reach retirement age while working for the Company and satisfy certain service requirements. Life insurance benefits are based upon a multiple of salary and years of service at date of retirement and are subject to a maximum benefit of \$250,000 for employees retiring before January 1, 2005. For employees retiring on January 1, 2005 and subsequent, the maximum retired life benefit is \$50,000. The Parent's policy is to fund post-retirement health care benefits by annually contributing the maximum amount that can be deducted for federal income tax purposes.

The expenses of these plans are charged to affiliates in accordance with an intercompany cost sharing agreement. The Company's share of post-retirement benefit expenses was \$350,000 and \$12,000 for 2005 and 2004 respectively.

The Company participates with its Parent in a defined contribution savings plan covering substantially all employees of the Company. The Company matches employee contributions according to an established formula. The plan is subject to ERISA rules and regulations and is administered under contracts with two custodians. The plan qualifies for exemption from federal income tax under the Internal Revenue Code. The Company made contributions to the plan of \$293,000 and \$289,000 during 2005 and 2004 respectively.

The Company provides a deferred compensation plan for certain eligible officers. The plan is a salary reduction plan in which no matching contribution is made by the Company on behalf of the plan participants. The assets supporting these deferred compensation liabilities are included in the Amica Companies Supplemental Retirement Trust.

NOTE TO FINANCIAL STATEMENTS

E. Postemployment Benefits and Compensated Absences

The Company has not incurred any liability for postemployment benefits or compensated absences.

13. Capital and Surplus, Shareholders' Dividends Restrictions and Quasi Reorganizations

- (1) The Company has 100,000 shares authorized, 50,000 shares issued and outstanding. All shares are class A shares with a par value of \$100.
- (2) The Company has no preferred stock outstanding.
- (3) The Company is subject to certain statutory restrictions on payment of dividends to its Parent. These restrictions are based on earned surplus and net gain from operations. The maximum dividend payout which may be made without prior approval of the Insurance Commissioner was \$9,958,000 in 2005. Dividends are non-cumulative.
- (4) Within the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.
- (5) No restrictions have been placed upon unassigned surplus funds.
- (6) There have been no advances to surplus.
- (7) No stock, including that of affiliated companies owned by the Company, is held for any special purpose.
- (8) The Company holds no special surplus funds.
- (9) The portion of unassigned funds (surplus) represented or reduced by each item below is as follows:

a. unrealized gains and losses:	\$11,762,790
b. nonadmitted asset values:	\$(9,240,358)
c. separate account business:	\$ 0
d. asset valuation reserves:	\$(6,788,318)
e. reinsurance in unauthorized companies:	\$ 0
- (10) The Company has no surplus notes.
- (11) The Company has not been involved in any quasi-reorganizations.
- (12) The Company has not been involved in any quasi-reorganizations.

14. Contingencies

A. Containment Commitments

The Company has no commitments or contingent commitments to a SCA entity, joint venture, partnership or limited liability company.

B. Assessments

The Company has received notification of the insolvencies of various insurance companies. The Company's estimated liability at December 31, 2005 for future insolvency assessments is \$2,072,000, and is included as a write-in to liabilities. No provision has been made for any future premium tax credits or policy surcharges which may result from future paid assessments.

C. Gain Contingencies

The Company has not realized any gain contingencies subsequent to the balance sheet date.

D. All Other Contingencies

Contingent liabilities arising from litigation, income taxes, and other matters are not considered material in relation to the financial position of the Company.

15. Leases

- A. The Company does not have any material lease obligations at this time.
- B. Leasing is not a significant activity of the Company.

16. Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentration of Credit Risk

The Company has no financial instruments with off-balance sheet risk or concentration of credit risk.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishment of Liabilities

- A. Transfers of Receivables Reported as Sales - none
- B. Transfer and Servicing of Financial Assets - none
- C. Wash Sales - none

18. Gain or Loss to the Reporting Entity from Uninsured A & H Plans and the Uninsured Portion of Partially Insured Plans

The Company does not serve as an administrator for uninsured accident and health plans or uninsured portions of partially insured plans.

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

There were no direct premiums written or produced through Managing General Agents or Third Party Administrators.

NOTE TO FINANCIAL STATEMENTS

20. September 11 Events

The Company incurred one minor claim as a result of the terrorist attacks on September 11, 2001. This claim was settled in full. The Company anticipates no further expense as a result of this event.

21. Other Items

- A. Extraordinary Items - none
- B. Troubled Debt Restructuring: Debtors - none
- C. Other Disclosures - none
- D. No portion of any uncollected premium balance, bills receivable for premiums, amounts due from agents and brokers, uninsured plans or retrospectively rated contracts has been assumed to be uncollectible.
- E. Noncash Transactions - none

22. Events Subsequent

There were no events subsequent to December 31, 2005 up to the completion of this statement that would have any material effect on the financial condition of the Company.

23. Reinsurance

A. Ceded Reinsurance Report

Section I - General Interrogatories

1. Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company?
Yes () No (X)
2. Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U. S. Branches of such companies) which is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any insured or any person not primarily engaged in the insurance business? Yes () No (X)

Section 2 - Ceded Reinsurance Report - Part A

1. Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credit? Yes () No (X)
2. Does the company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts which, in the aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? Yes () No (X)

Section 3 - Ceded Reinsurance Report - Part B

1. What is the estimated amount of the aggregate reduction in surplus, for agreements not reflected in Section 2 above, of termination of all reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. None
2. Have any new agreements been executed or existing agreements been amended, since January 1 of the year of this statement, to include policies or contracts which were in-force or which had existing reserves established by the company as of the effective date of the agreement? Yes () No (x)

B. Uncollectible Reinsurance

The Company has not written off any uncollectible reinsurance.

C. Commutation of Ceded Reinsurance

There was no commutation of any ceded reinsurance amounts.

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

The Company has no retrospectively rated contracts and contracts subject to redetermination.

25. Changes in Incurred Losses and Loss Adjustment Expenses

There have been no changes in the provision for incurred loss and loss adjustment expenses attributable to insured events of prior years.

26. Intercompany Pooling Arrangements

The Company is not a part of any intercompany pooling arrangements.

27. Structured Settlements

Not Applicable

NOTE TO FINANCIAL STATEMENTS

28. Health Care Receivables

The Company has no pharmaceutical rebates receivable.

29. Participating Policies

The Company does not have any participating policies.

30. Premium Deficiency Reserves

Not Applicable

31. Reserves for Life Contracts and Deposit-Type Contracts

- (1) The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
- (2) Extra premiums are charged for substandard lives plus the gross premium for a rated age. Mean reserves are determined by computing the regular mean reserve for the plan at the rated age and holding, one-half (1/2) of the extra premium charge for the year.
- (3) As of December 31, 2005 the Company had \$46,141,419 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the State of Rhode Island. Gross reserves to cover the above insurance totaled \$8,011,719 at year-end and are reported in Exhibit 5.
- (4) The Tabular Interest (Page 7, Line 4) has been determined by formula described in the instructions for Page 7. The Tabular Less Actual Reserve Released (Page 7, Line 5) has been determined by formula as described in the instructions for Page 7. The Tabular Cost (Page 7, Line 9) has been determined by formula as described in the instructions for Page 7.
- (5) For the determination of Tabular Interest on funds not involving life contingencies for each valuation rate of interest, the Tabular Interest is determined from the basic data for the calculation of contract reserves.
- (6) There are no other significant reserve changes.

32. Analysis of Annuity Actuarial Reserves and Deposit Liabilities by Withdrawal Characteristics

Withdrawal Characteristics of Annuity Actuarial Reserves and
Deposit - Type Contract Funds and Other Liabilities without Life or Disability Contingencies

A. Subject to discretionary withdrawal:

	Amount	% of Total
(1) with market value adjustment	\$ 0	0.00
(2) at book less surrender charge of 5% or more	22,171,566	4.42
(3) at fair value	0	0.00
(4) Total with adjustment or at market value	22,171,566	4.42
(5) at book value without adjustments (minimal or no charge or adjustment)	270,505,107	53.97
B. Not subject to discretionary withdrawal provision	208,566,722	41.61
C. Total annuity actuarial reserves and deposit fund liabilities (net)*	\$501,243,395	100.00

*Reconciliation of total annuity actuarial reserves and deposit fund liabilities.

F. Life & Accident & Health Annual Statement:

	Amount
1. Exhibit 5, Annuities Section, Total (net)	\$342,197,356
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	9,239,815
3. Exhibit 7, Deposit Type Contracts, Line 14, Column 1	149,806,224
4. Subtotal	\$501,243,395

Separate Accounts Annual Statement

Exhibit 3, Column 2, line 0299999	0
Exhibit 3, Column 2, line 0399999	0
Policyowner dividend and coupon accumulations	0
Policyholder premiums	0
Guaranteed interest contracts	0
Subtotal	0
Total annuity actuarial reserves and deposit fund liabilities (net)	\$501,243,395

33. Premium and Annuity Considerations Deferred and Uncollected

Deferred and uncollected life insurance premiums as of December 31, 2005 were as follows:

Type	Gross	Net of loading
Ordinary new business	\$ 1,300,233	\$ 379,534
Ordinary renewal	14,658,484	21,498,814
Group life	228	221
Total	\$15,958,945	\$21,878,569

34. Separate Accounts

The Company has no separate accounts.

35. Loss/Claim Adjustment Expenses

Not Applicable

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. Treasury securities	18,971,266	2.337	18,971,266	2.337
1.2 U.S. government agency obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies	73,172,286	9.013	73,172,286	9.013
1.22 Issued by U.S. government sponsored agencies		0.000		0.000
1.3 Foreign government (including Canada, excluding mortgaged-backed securities)		0.000		0.000
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S. :				
1.41 States, territories and possessions general obligations	59,321,518	7.307	59,321,518	7.307
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	22,756,624	2.803	22,756,624	2.803
1.43 Revenue and assessment obligations	13,646,561	1.681	13,646,561	1.681
1.44 Industrial development and similar obligations		0.000		0.000
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Issued or guaranteed by GNMA	91,375,445	11.255	91,375,445	11.255
1.512 Issued or guaranteed by FNMA and FHLMC	47,990,338	5.911	47,990,338	5.911
1.513 All other		0.000		0.000
1.52 CMOs and REMICs:				
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	157,088,498	19.350	157,088,498	19.350
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521	6,256,026	0.771	6,256,026	0.771
1.523 All other		0.000		0.000
2. Other debt and other fixed income securities (excluding short-term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO)	262,530,211	32.338	262,530,211	32.338
2.2 Unaffiliated foreign securities		0.000		0.000
2.3 Affiliated securities		0.000		0.000
3. Equity interests:				
3.1 Investments in mutual funds		0.000		0.000
3.2 Preferred stocks:				
3.21 Affiliated		0.000		0.000
3.22 Unaffiliated		0.000		0.000
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated		0.000		0.000
3.32 Unaffiliated	32,215,161	3.968	32,215,161	3.968
3.4 Other equity securities:				
3.41 Affiliated		0.000		0.000
3.42 Unaffiliated		0.000		0.000
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated		0.000		0.000
3.52 Unaffiliated		0.000		0.000
4. Mortgage loans:				
4.1 Construction and land development		0.000		0.000
4.2 Agricultural		0.000		0.000
4.3 Single family residential properties		0.000		0.000
4.4 Multifamily residential properties		0.000		0.000
4.5 Commercial loans		0.000		0.000
4.6 Mezzanine real estate loans		0.000		0.000
5. Real estate investments:				
5.1 Property occupied by the company		0.000		0.000
5.2 Property held for the production of income (including \$ of property acquired in satisfaction of debt)		0.000		0.000
5.3 Property held for sale (including \$ property acquired in satisfaction of debt)		0.000		0.000
6. Contract loans	4,668,855	0.575	4,668,855	0.575
7. Receivables for securities		0.000		0.000
8. Cash, cash equivalents and short-term investments	20,759,864	2.557	20,759,864	2.557
9. Other invested assets	1,080,646	0.133	1,080,646	0.133
10. Total invested assets	811,833,299	100.000	811,833,299	100.000

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

Yes ☒ No ☐

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes ☒ No ☐ N/A ☐

1.3

State Regulating?

Rhode Island

2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes ☒ No ☐

2.2

If yes, date of change:
If not previously filed, furnish herewith a certified copy of the instrument as amended.

08/12/2005

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2001

3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2001

3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

11/22/2002

3.4

By what department or departments?
Rhode Island

4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business?
4.12 renewals?

Yes ☐ No ☒
Yes ☐ No ☒

4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business?
4.22 renewals?

Yes ☐ No ☒
Yes ☐ No ☒

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes ☐ No ☒

5.2

If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.)

Yes ☐ No ☒

6.2

If yes, give full information:

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes ☐ No ☒

7.2

If yes,
7.21 State the percentage of foreign control;
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity

%

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes No X
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes No X
- 8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC) and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 OTS	6 FDIC	7 SEC

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
KPMG, 600 Fleet Center, 50 Kennedy Plaza, Providence, RI 02903
10. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Kenneth S. Beck, Consulting Actuary, Ernst & Young, LLP, 2001 Market Street, Suite 4000, Philadelphia, PA 19103
- 11.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes X No
- 11.11 Name of real estate holding company
- 11.12 Number of parcels involved
- 11.13 Total book/adjusted carrying value \$ 35,573,433
- 11.2 If, yes provide explanation:
The Company owns real estate indirectly through various securities listed on Schedule D.
12. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 12.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 12.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes No
- 12.3 Have there been any changes made to any of the trust indentures during the year? Yes No
- 12.4 If answer to (12.3) is yes, has the domiciliary or entry state approved the changes? Yes No N/A

BOARD OF DIRECTORS

13. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinate committee thereof? Yes X No
14. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes X No
15. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? Yes X No

FINANCIAL

- 16.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

16.11 To directors or other officers\$

16.12 To stockholders not officers\$

16.13 Trustees, supreme or grand (Fraternal Only)\$
- 16.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

16.21 To directors or other officers\$

16.22 To stockholders not officers\$

16.23 Trustees, supreme or grand (Fraternal Only)\$
- 17.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in this statement? Yes No X
- 17.2 If yes, state the amount thereof at December 31 of the current year:

17.21 Rented from others\$

17.22 Borrowed from others\$

17.23 Leased from others\$

17.24 Other\$
- 18.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes No X
- 18.2 If answer is yes,

18.21 Amount paid as losses or risk adjustment\$

18.22 Amount paid as expenses\$

18.23 Other amounts paid\$
- 19.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes X No
- 19.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount?\$ 94,221

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

INVESTMENT

20.1

Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date, except as shown by Schedule E - Part 3 - Special Deposits?

Yes [X] No []

20.2

If no, give full and complete information relating thereto:

21.1

Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, except as shown on the Schedule E - Part 3 - Special Deposits, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 17.1).

Yes [] No [X]

21.2

If yes, state the amount thereof at December 31 of the current year:

21.21 Loaned to others\$

21.22 Subject to repurchase agreements\$

21.23 Subject to reverse repurchase agreements\$

21.24 Subject to dollar repurchase agreements\$

21.25 Subject to reverse dollar repurchase agreements\$

21.26 Pledged as collateral\$

21.27 Placed under option agreements\$

21.28 Letter stock or other securities restricted as to sale ...\$

21.29 Other\$

21.3

For category (21.28) provide the following:

1 Nature of Restriction	2 Description	3 Amount
.....
.....
.....

22.1

Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes [] No [X]

22.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]

If no, attach a description with this statement.

23.1

Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes [] No [X]

23.2

If yes, state the amount thereof at December 31 of the current year.\$

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

24. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1 - General, Section IV.H - Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [] No [X]

24.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Nature of Custodian(s)	2 Custodian's Address
State Street Bank and Trust Company	801 Pennsylvania, Kanas City, MO 64105
.....

24.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
Vanguard	The Vanguard Group	This is a Vanguard Mutual Fund
.....

24.03 Have there been any changes, including name changes, in the custodian(s) identified in 24.01 during the current year? Yes [] No [X]

24.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
.....
.....
.....

24.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
.....
.....
.....

25.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)]? Yes [X] No []

25.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
51828C-10-6	Latin American Discovery Fund	82,412
61744G-10-7	Morgan Stanley Emerging Mkts. Fund	609,070
61744U-10-6	Morgan Stanley Asia-Pacific Fund	321,371
811183-10-2	Scudder New Asia Fund	18,571
921909-80-0	Vanguard Inst. Dev. Mkts. Stk Index Fund	996,920
922042-50-2	Vanguard European Stock Index Fund	549,307
922042-60-1	Vanguard Emerging Markets Stock Index Fund	466,661
922042-40-3	Vanguard Pacific Stock Index Fund	258,673
25.2999 - Total		3,302,985

25.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
Latin American Discovery Fund	Petroleo Brasileiro S.A.	12,609	11/30/2005
Latin American Discovery Fund	America Movil S.A.de Cv	8,406	11/30/2005
Latin American Discovery Fund	Cia Vale Do Rio Doce	7,912	11/30/2005
Latin American Discovery Fund	Wal-Mart De Mexico S.A de Cv	6,675	11/30/2005
Latin American Discovery Fund	Grupo Televisa S.A.	6,346	11/30/2005
Morgan Stanley Emerging Mkts. Fund	Lukoil	24,363	11/30/2005
Morgan Stanley Emerging Mkts. Fund	Petroleo Brasileiro S.A.	21,317	11/30/2005
Morgan Stanley Emerging Mkts. Fund	Wal-Mart De Mexico S.A de Cv	20,099	11/30/2005
Morgan Stanley Emerging Mkts. Fund	America Movil S.A.de Cv	18,881	11/30/2005
Morgan Stanley Emerging Mkts. Fund	Grupo Televisa S.A.	17,054	11/30/2005
Morgan Stanley Asia-Pacific Fund	Esprit Holdings Ltd	6,749	11/30/2005
Morgan Stanley Asia-Pacific Fund	Toyota Motor Corp.	6,427	11/30/2005
Morgan Stanley Asia-Pacific Fund	Samsung Electronics Co., Ltd.	6,106	11/30/2005
Morgan Stanley Asia-Pacific Fund	Matshushita Electric Industries	6,106	11/30/2005
Morgan Stanley Asia-Pacific Fund	Cannon Inc.	5,785	11/30/2005
Scudder New Asia Fund	Samsung Electronics Co., Ltd.	1,096	11/30/2005
Scudder New Asia Fund	Chiyoda	576	11/30/2005
Scudder New Asia Fund	Taiwan Semiconductor Mfg. Co., Ltd.	539	11/30/2005
Scudder New Asia Fund	Daegu Bank	501	11/30/2005
Scudder New Asia Fund	PT Telekomunikasi Indonesia	427	11/30/2005
Vanguard Inst. Dev. Mkts. Stk Index Fund	HSBC Holdings PLC	17,945	09/30/2005
Vanguard Inst. Dev. Mkts. Stk Index Fund	Total SA	15,951	09/30/2005
Vanguard Inst. Dev. Mkts. Stk Index Fund	GlaxoSmithKline PLC	14,954	09/30/2005
Vanguard Inst. Dev. Mkts. Stk Index Fund	Vodafone Group PLC	14,954	09/30/2005
Vanguard Inst. Dev. Mkts. Stk Index Fund	Toyota Motor Corp.	13,957	09/30/2005
Vanguard European Stock Index Fund	BP PLC	19,775	10/31/2005
Vanguard European Stock Index Fund	Royal Dutch Shell PLC	18,127	10/31/2005

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation
Vanguard European Stock Index Fund	HSBC Holdings PLC	14,831	10/31/2005
Vanguard European Stock Index Fund	Vodafone Group PLC	14,282	10/31/2005
Vanguard European Stock Index Fund	GlaxoSmithKline PLC	12,634	10/31/2005
Vanguard Emerging Markets Stock Index Fund	Samsung Electronics Co., Ltd.	26,133	10/31/2005
Vanguard Emerging Markets Stock Index Fund	Petroleo Brasileiro SA	14,000	10/31/2005
Vanguard Emerging Markets Stock Index Fund	Taiwan Semiconductor Manufacturing Co. Ltd.	11,200	10/31/2005
Vanguard Emerging Markets Stock Index Fund	America Movil S.A.de Cv	8,867	10/31/2005
Vanguard Emerging Markets Stock Index Fund	Teva Pharmaceutical Industries Ltd.	8,400	10/31/2005
Vanguard Pacific Stock Index Fund	Toyota Motor Corp.	11,123	10/31/2005
Vanguard Pacific Stock Index Fund	Mitsubishi UFJ Financial Group	7,760	10/31/2005
Vanguard Pacific Stock Index Fund	Mizuho Financial Group, Inc.	4,915	10/31/2005
Vanguard Pacific Stock Index Fund	BHP Billiton Ltd.	4,656	10/31/2005
Vanguard Pacific Stock Index Fund	Takeda Pharmaceutical Co. Ltd.	4,139	10/31/2005

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

26. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted)		Excess of Statement
	Value	Fair Value	over Fair Value (-), or
			Fair Value over
			Statement (+)
26.1 Bonds	773,860,838	784,349,756	10,488,918
26.2 Preferred stocks			
26.3 Totals	773,860,838	784,349,756	10,488,918

26.4 Describe the sources or methods utilized in determining the fair values:
HubData Inc., CS First Boston, Merrill Lynch & Co., Stephens Inc., BondEdge, Lehman Brothers Inc., and NAIC securities valuation system

27.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [X] No []

27.2 If no, list exceptions:

OTHER

28.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 33,829

28.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1	2
Name	Amount Paid
MIB, Inc.	12,243
National Structured Settlements Trade Association	11,190

29.1 Amount of payments for legal expenses, if any? \$ 77

29.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1	2
Name	Amount Paid
Americian Council of Life Insurers	77

30.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$ 2,940

30.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1	2
Name	Amount Paid
Americian Council of Life Insurers	2,940

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [] No [X]

1.2

If yes, indicate premium earned on U.S. business only

\$

1.3

What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

\$

1.31

Reason for excluding

1.4

Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.

\$

1.5

Indicate total incurred claims on all Medicare Supplement Insurance.

\$

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$

1.62

Total incurred claims

\$

1.63

Number of covered lives

All years prior to most current three years

1.64

Total premium earned

\$

1.65

Total incurred claims

\$

1.66

Number of covered lives

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$

1.72

Total incurred claims

\$

1.73

Number of covered lives

All years prior to most current three years

1.74

Total premium earned

\$

1.75

Total incurred claims

\$

1.76

Number of covered lives

2.

Health Test:

1

Current Year

2

Prior Year

2.1

Premium Numerator

.....

.....

2.2

Premium Denominator

.....

.....

2.3

Premium Ratio (2.1/2.2)

.....0.000

.....0.000

2.4

Reserve Numerator

.....

.....

2.5

Reserve Denominator

.....

.....

2.6

Reserve Ratio (2.4/2.5)

.....0.000

.....0.000

3.1

Does this reporting entity have Separate Accounts?

Yes [] No [X]

3.2

If yes, has a Separate Accounts Statement been filed with this Department?

Yes [] No [] N/A [X]

3.3

What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?

\$

3.4

State the authority under which Separate Accounts are maintained:

3.5

Was any of the reporting entity's Separate Accounts business reinsured as of December 31?

Yes [] No []

3.6

Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?

Yes [] No []

3.7

If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)?"

.....

4.1

Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)?

Yes [X] No []

4.2

Net reimbursement of such expenses between reporting entities:

4.21

Paid

\$3,226,132

4.22

Received

\$2,337,966

5.1

Does the reporting entity write any guaranteed interest contacts?

Yes [] No [X]

5.2

If yes, what amount pertaining to these lines is included in:

5.21

Page 3, Line 1

\$

5.22

Page 4, Line 1

\$

6.

FOR STOCK REPORTING ENTITIES ONLY:

6.1

Total amount paid in by stockholders as surplus funds since organization of the reporting entity:

\$52,000,000

7.

Total dividends paid stockholders since organization of the reporting entity:

7.11

Cash

\$

7.12

Stock

\$

22

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]
Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death
benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business
originally written as workers' compensation insurance.

8.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
8.31 Earned premium			
8.32 Paid claims			
8.33 Claim liability and reserve (beginning of year)			
8.34 Claim liability and reserve (end of year)			
8.35 Incurred claims			

8.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
8.41	<\$25,000		
8.42	\$25,000 - 99,999		
8.43	\$100,000 - 249,999		
8.44	\$250,000 - 999,999		
8.45	\$1,000,000 or more		

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools?\$

9.1 Does the company have variable annuities with guaranteed benefits? Yes [] No [X]

9.2 If 9.1 is yes, complete the following table for each type of guaranteed benefit.

Type		3	4	5	6	7	8	9
1 Guaranteed Death Benefit	2 Guaranteed Living Benefit	Waiting Period Remaining	Account Value Related to Col. 3	Total Related Account Values	Gross Amount of Reserve	Location of Reserve	Portion Reinsured	Reinsurance Reserve Credit

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.
Show amounts of life insurance in this exhibit in thousands (omit \$000)

	1 2005	2 2004	3 2003	4 2002	5 2001
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	970,171	954,098	925,173	904,089	882,512
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	16,951,613	15,213,917	13,733,645	12,569,039	11,134,599
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	551,789	544,383	543,620	547,163	511,617
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	18,473,573	16,712,398	15,202,438	14,020,291	12,528,728
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	48,715	66,913	53,121	54,396	56,016
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	2,706,390	2,585,006	2,077,806	2,238,952	2,160,862
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)					
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	2,755,105	2,651,919	2,130,927	2,293,348	2,216,878
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)					
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	41,153,057	40,996,311	38,202,515	35,042,073	31,321,629
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	16,769,529	23,668,950	41,636,560	80,046,634	15,365,816
16. Credit life (group and individual) (Line 20.4, Col. 5)					
17.1 Group life insurance (Line 20.4, Col. 6)	2,388,275	2,301,442	2,749,095	2,536,077	2,460,284
17.2 Group annuities (Line 20.4, Col. 7)					
18.1 A & H-group (Line 20.4, Col. 8)					
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)					
18.3 A & H-other (Line 20.4, Col. 10)					
19. Aggregate of all other lines of business (Line 20.4, Col. 11)					
20. Total	60,310,861	66,966,703	82,588,170	117,624,784	49,147,729
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 24, Col. 3)	847,459,744	800,880,223	744,699,680	668,483,460	599,911,009
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	704,162,674	672,423,221	630,246,625	571,238,618	507,067,747
23. Aggregate life reserves (Page 3, Line 1)	501,820,523	478,721,467	445,246,840	393,960,136	346,449,794
24. Aggregate A & H reserves (Page 3, Line 2)					
25. Deposit-type contract funds (Page 3, Line 3)	149,806,224	141,012,866	133,394,843	126,772,966	123,308,633
26. Asset valuation reserve (Page 3, Line 24.1)	6,788,318	6,118,934	5,776,550	2,042,070	3,241,823
27. Capital (Page 3, Lines 29 and 30)	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
28. Surplus (Page 3, Line 37)	138,297,070	123,457,002	109,453,055	92,244,842	87,843,262
Risk-Based Capital Analysis					
29. Total adjusted capital	150,085,388	134,575,936	120,229,605	99,286,912	96,085,085
30. Authorized control level risk - based capital	10,337,205	9,729,339	9,423,437	9,098,967	7,560,343
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 10, Col. 3) x 100.0					
31. Bonds (Line 1)	92.8	92.4	93.7	92.9	92.7
32. Stocks (Lines 2.1 and 2.2)	4.0	3.8	3.7	3.1	3.6
33. Mortgage loans on real estate(Lines 3.1 and 3.2)					
34. Real estate (Lines 4.1, 4.2 and 4.3)					
35. Cash, cash equivalents and short-term investments (Line 5)	2.6	3.1	2.0	2.2	2.8
36. Premium notes	XXX	XXX	XXX		
37. Contract loans (Line 6)	0.6	0.5	0.5	0.6	0.7
38. Other invested assets (Line 7)	0.1	0.1			
39. Receivables for securities (Line 8)				1.2	0.2
40. Aggregate write-ins for invested assets (Line 9)					
41. Cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2005	2 2004	3 2003	4 2002	5 2001
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D Summary, Line 25, Col. 1)					
43. Affiliated preferred stocks (Schedule D Summary, Line 39, Col. 1)					
44. Affiliated common stocks (Schedule D Summary Line 53, Col. 2),					
45. Affiliated short-term investments (Subtotals included in Schedule DA Part 2 Col. 5, Line 11) ...					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47					
Total Nonadmitted and Admitted Assets					
49. Total nonadmitted assets (Page 2, Line 26, Col. 2) ..	9,240,358	9,142,882	9,103,450	11,405,646	7,876,494
50. Total admitted assets (Page 2, Line 26, Col. 3)	847,459,744	800,880,223	744,699,680	668,483,460	599,911,009
Investment Data					
51. Net investment income (Exhibit of Net Investment Income)	41,322,820	40,337,419	40,165,310	38,973,580	37,520,818
52. Realized capital gains (losses)	489,376	632,888	1,054,106	2,397,132	1,136,547
53. Unrealized capital gains (losses)	1,964,474	2,261,725	7,024,328	(4,874,472)	(1,792,061)
54. Total of above Lines 51, 52 and 53	43,776,670	43,232,032	48,243,744	36,496,240	36,865,304
Benefits and Reserve Increases (Page 6)					
55. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11,12, 13, 14 and 15 Cols. 9, 10 and 11)	35,275,204	32,809,119	25,100,381	69,733,966	28,090,233
56. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)					
57. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)	10,785,563	11,746,185	9,321,095	9,025,494	9,084,102
58. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)					
59. Dividends to policyholders (Line 30, Col. 1)					
Operating Percentages					
60. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	21.6	21.4	18.4	13.0	29.4
61. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	7.0	7.4	7.5	7.2	7.8
62. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)					
63. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)			XXX	XXX	XXX
64. A & H expense percent excluding cost conatnment expenses (Schedule H, Pt. 1, Line 10, Col. 2)					
A & H Claim Reserve Adequacy					
65. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)					
66. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)					
67. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)					
68. Prior years' claim liability and reserve-health other than Group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)					
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
69. Industrial life (Col. 2)					
70. Ordinary - life (Col. 3)	8,545,024	4,735,065	8,150,330	2,707,334	3,757,950
71. Ordinary - individual annuities (Col. 4)	4,360,991	4,602,979	6,042,217	6,438,691	4,749,480
72. Ordinary-supplementary contracts (Col. 5)	(105,520)	(79,714)	(21,526)	(177,296)	20,658
73. Credit life (Col. 6)					
74. Group life (Col. 7)	535,075	699,925	406,887	369,827	757,162
75. Group annuities (Col. 8)					
76. A & H-group (Col. 9)					
77. A & H-credit (Col. 10)					
78. A & H-other (Col. 11)					
79. Aggregate of all other lines of business (Col. 12)					
80. Total (Col. 1)	13,335,570	9,958,255	14,577,908	9,338,556	9,285,250

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)	
1. In force end of prior year			68,150	16,168,015			2	3,981	544,383	16,712,398
2. Issued during year			6,848	2,755,105						2,755,105
3. Reinsurance assumed										
4. Revived during year			334	90,989						90,989
5. Increased during year (net)				116,343					9,138	125,481
6. Subtotals, Lines 2 to 5			7,182	2,962,437					9,138	2,971,575
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)			75,332	19,130,452			2	3,981	553,521	19,683,973
Deductions during year:										
10. Death			201	14,037			XXX		1,732	15,769
11. Maturity			1				XXX	20		
12. Disability							XXX			
13. Expiry			106	3,486						3,486
14. Surrender			406	28,693						28,693
15. Lapse			4,372	1,160,152						1,160,152
16. Conversion				2,300			XXX	XXX	XXX	2,300
17. Decreased (net)								41		
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals, (Lines 10 to 19)			5,086	1,208,668				61	1,732	1,210,400
21. In force end of year, (Line 9 minus Line 20)			70,246	17,921,784			2	3,920	551,789	18,473,573
22. Reinsurance ceded end of year	XXX		XXX	5,453,625	XXX		XXX	XXX	189,085	5,642,710
23. Line 21 minus Line 22	XXX		XXX	12,468,159	XXX	(b)	XXX	XXX	362,704	12,830,863
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page.										
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)										
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page.										
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)										

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) Group \$; Individual \$

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

		Industrial		Ordinary	
		1	2	3	4
		Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)
24.	Additions by dividends	XXX		XXX	
25.	Other paid-up insurance			743	8,374
26.	Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

		Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
		1	2	3	4
Term Insurance Excluding Extended Term Insurance		Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)
27.	Term policies - decreasing			559	32,236
28.	Term policies - other	6,207	2,704,055	52,936	16,897,647
29.	Other term insurance - decreasing	XXX		XXX	208
30.	Other term insurance	XXX	2,335	XXX	16,166
31.	Totals, Line 27 to 30	6,207	2,706,390	53,495	16,946,257
Reconciliation to Lines 2 and 21:					
32.	Term additions	XXX		XXX	
33.	Totals, extended term insurance	XXX	XXX	396	5,356
34.	Totals, whole life and endowment	641	48,715	16,355	970,171
35.	Total (Lines 31 to 34)	6,848	2,755,105	70,246	17,921,784

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

		Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
		1	2	3	4
		Non-Participating	Participating	Non-Participating	Participating
36.	Industrial				
37.	Ordinary	2,755,105		17,921,784	
38.	Credit Life (Group and Individual)				
39.	Group			551,789	
40.	Totals (Line 36 to 39)	2,755,105		18,473,573	

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

		Credit Life		Group	
		1	2	3	4
		Number of Individual Policies and Group Certificates	Amount of Insurance (a)	Number of Certificates	Amount of Insurance (a)
41.	Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	
42.	Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX	3,920	XXX
43.	Federal Employees' Group Life Insurance included in Line 21				
44.	Servicemen's Group Life Insurance included in Line 21				
45.	Group Permanent Insurance included in Line 21				

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46.	Amount of additional accidental death benefits in force end of year under ordinary policies (a)	95,355
-----	---	--------

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47.	State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.
47.1	Amortized amount for mortgage protection policies and riders: 60% of initial amount for family income riders.
47.2	Actual amount of spouse coverage on family policy : \$1000 for children's coverages.

POLICIES WITH DISABILITY PROVISIONS

		Industrial		Ordinary		Credit		Group	
		1	2	3	4	5	6	7	8
Disability Provisions		Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Certificates	Amount of Insurance (a)
48.	Waiver of Premium			9,142	1,315,122				
49.	Disability Income								
50.	Extended Benefits			XXX	XXX				
51.	Other								
52.	Total		(b)	9,142	(b) 1,315,122		(b)		(b)

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)
(b) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

	Ordinary		Group	
	1 Individual Life Contingencies	2 Not Involving Life Contingencies	3 Individual Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	239	117		
2. Issued during year	12	18		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	251	135		
Deductions during year:				
6. Decreased (net)	7	11		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	7	11		
9. In force end of year	244	124		
10. Amount on deposit	9,239,815	(a) 5,036,757		(a)
11. Income now payable				
12. Amount of income payable	(a) 1,211,363	(a) 723,196	(a)	(a)

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	2,679	9,931		
2. Issued during year	266	190		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	2,945	10,121		
Deductions during year:				
6. Decreased (net)	213	437		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	213	437		
9. In force end of year	2,732	9,684		
Income now payable:				
10. Amount of income payable	(a) 27,335,762	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 55,718,974	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a) 239,593,860	XXX	(a)

	Ordinary		Group		Credit	
	1 Policies	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year						
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)		XXX		XXX		XXX
Deductions during year:						
6. Conversions	XXX	XXX		XXX	XXX	XXX
7. Decreased (net)		XXX		XXX		XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)		XXX		XXX		XXX
10. In force end of year		(a)		(a)		(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS				1	2
				Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year				10	
2. Issued during year					
3. Reinsurance assumed					
4. Increased during year (net)					
5. Totals (Lines 1 to 4)				10	
Deductions During Year:					
6. Decreased (net)				2	
7. Reinsurance ceded					
8. Totals (Lines 6 and 7)				2	
9. In force end of year				8	
10. Amount of account balance				(a) 9,806	(a)

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	183,518,997	186,475,409	183,203,685	180,686,418
	2. Canada				
	3. Other Countries				
	4. Totals	183,518,997	186,475,409	183,203,685	180,686,418
States, Territories and Possessions (Direct and guaranteed)	5. United States	59,321,518	58,846,595	59,325,843	60,155,000
	6. Canada				
	7. Other Countries				
	8. Totals	59,321,518	58,846,595	59,325,843	60,155,000
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States	22,756,624	22,680,593	22,746,437	22,780,000
	10. Canada				
	11. Other Countries				
	12. Totals	22,756,624	22,680,593	22,746,437	22,780,000
Special revenue and special assessment obligations and all non- guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States	218,725,397	216,031,849	219,849,829	216,986,904
	14. Canada				
	15. Other Countries				
	16. Totals	218,725,397	216,031,849	219,849,829	216,986,904
Public Utilities (unaffiliated)	17. United States	12,237,838	12,124,703	12,498,908	11,750,000
	18. Canada				
	19. Other Countries				
	20. Totals	12,237,838	12,124,703	12,498,908	11,750,000
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	256,548,400	267,050,500	258,781,246	252,332,045
	22. Canada				
	23. Other Countries				
	24. Totals	256,548,400	267,050,500	258,781,246	252,332,045
Parent, Subsidiaries and Affiliates	25. Totals				
	26. Total Bonds	753,108,774	763,209,649	756,405,948	744,690,367
PREFERRED STOCKS					
Public Utilities (unaffiliated)	27. United States				
	28. Canada				
	29. Other Countries				
	30. Totals				
Banks, Trust and Insurance Companies (unaffiliated)	31. United States				
	32. Canada				
	33. Other Countries				
	34. Totals				
Industrial and Miscellaneous (unaffiliated)	35. United States				
	36. Canada				
	37. Other Countries				
	38. Totals				
Parent, Subsidiaries and Affiliates	39. Totals				
	40. Total Preferred Stocks				
COMMON STOCKS					
Public Utilities (unaffiliated)	41. United States	967,054	967,054	957,728	
	42. Canada				
	43. Other Countries				
	44. Totals	967,054	967,054	957,728	
Banks, Trust and Insurance Companies (unaffiliated)	45. United States	3,297,444	3,297,444	1,918,321	
	46. Canada				
	47. Other Countries	64,921	64,921	64,421	
	48. Totals	3,362,365	3,362,365	1,982,742	
Industrial and Miscellaneous (unaffiliated)	49. United States	27,250,216	27,250,216	17,260,051	
	50. Canada	328,363	328,363	116,917	
	51. Other Countries	307,163	307,163	215,575	
	52. Totals	27,885,742	27,885,742	17,592,543	
Parent, Subsidiaries and Affiliates	53. Totals				
	54. Total Common Stocks	32,215,161	32,215,161	20,533,013	
	55. Total Stocks	32,215,161	32,215,161	20,533,013	
	56. Total Bonds and Stocks	785,323,935	795,424,810	776,938,961	

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1. Book/adjusted carrying value of bonds and stocks, prior year	738,463,935	7. Amortization of premium	2,659,013
2. Cost of bonds and stocks acquired, Col. 7, Part 3	169,431,855	8. Foreign Exchange Adjustment:	
3. Accrual of discount	695,547	8.1 Col. 15, Part 1	
4. Increase (decrease) by adjustment:		8.2 Col. 19, Part 2, Sec. 1	
4.1 Col. 12 - 14, Part 1		8.3 Col. 16, Part 2, Sec. 2	
4.2 Col. 15 - 17, Part 2, Sec. 1		8.4 Col. 15, Part 4	
4.3 Col. 15, Part 2, Sec. 2	2,032,340	9. Book/adjusted carrying value at end of current period	785,323,929
4.4 Col. 11 - 13, Part 4	(595,870)	10. Total valuation allowance	
5. Total gain (loss), Col. 19, Part 4	1,374,980	11. Subtotal (Lines 9 plus 10)	785,323,929
6. Deduct consideration for bonds and stocks disposed of Column 7, Part 4	123,419,845	12. Total nonadmitted amounts	
		13. Statement value of bonds and stocks, current period	785,323,929

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.		1	Life Contracts		Direct Business Only		
			2	3	4	5	6
		Is Insurer Licensed? (Yes or No)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums. Including Policy, Membership and Other Fees	Deposit Type Contract Funds	Other Considerations
1.	Alabama	AL	YES	87,900	27,675		
2.	Alaska	AK	YES	25,606			
3.	Arizona	AZ	YES	463,547	131,601		
4.	Arkansas	AR	YES	59,042	1,500		
5.	California	CA	YES	3,075,988	154,847		
6.	Colorado	CO	YES	716,022	84,878		
7.	Connecticut	CT	YES	5,352,674	659,472		
8.	Delaware	DE	YES	139,431	3,400		
9.	District of Columbia	DC	YES	174,803	13,600		
10.	Florida	FL	YES	2,713,816	907,236		
11.	Georgia	GA	YES	1,224,174	149,261		
12.	Hawaii	HI	NO	14,211	6,500		
13.	Idaho	ID	YES	106,384	746		
14.	Illinois	IL	YES	961,854	53,044		
15.	Indiana	IN	YES	253,648	44,966		
16.	Iowa	IA	YES	45,591			
17.	Kansas	KS	YES	81,091	8,000		
18.	Kentucky	KY	YES	129,655	2,250		
19.	Louisiana	LA	YES	221,200	2,560		
20.	Maine	ME	YES	554,873	151,477		
21.	Maryland	MD	YES	1,103,344	86,133		
22.	Massachusetts	MA	YES	6,309,502	2,190,183		
23.	Michigan	MI	YES	577,726	36,673		
24.	Minnesota	MN	YES	358,249	204,992		
25.	Mississippi	MS	YES	28,291	120		
26.	Missouri	MO	YES	90,629	1,000		
27.	Montana	MT	YES	68,468	20,520		
28.	Nebraska	NE	YES	35,375	1,020		
29.	Nevada	NV	YES	112,693	30,400		
30.	New Hampshire	NH	YES	1,838,313	320,103		
31.	New Jersey	NJ	YES	3,001,531	767,474		
32.	New Mexico	NM	YES	185,758	12,500		
33.	New York	NY	YES	5,648,810	1,820,123		
34.	North Carolina	NC	YES	1,966,680	153,706		
35.	North Dakota	ND	YES	6,741			
36.	Ohio	OH	YES	696,253	167,040		
37.	Oklahoma	OK	YES	76,763	(228)		
38.	Oregon	OR	YES	541,732	19,450		
39.	Pennsylvania	PA	YES	1,757,325	216,490		
40.	Rhode Island	RI	YES	5,481,865	6,905,385	21,551,427	
41.	South Carolina	SC	YES	440,368	160,940		
42.	South Dakota	SD	YES	25,914	275		
43.	Tennessee	TN	YES	341,886	45,198		
44.	Texas	TX	YES	3,406,400	604,575		
45.	Utah	UT	YES	121,777	1,200		
46.	Vermont	VT	YES	313,963	38,932		
47.	Virginia	VA	YES	1,089,231	315,354		
48.	Washington	WA	YES	1,010,194	167,126		
49.	West Virginia	WV	YES	52,199	44,547		
50.	Wisconsin	WI	YES	266,831	31,535		
51.	Wyoming	WY	YES	17,631	3,750		
52.	American Samoa	AS	NO				
53.	Guam	GU	NO				
54.	Puerto Rico	PR	NO				
55.	U.S. Virgin Islands	VI	NO				
56.	Canada	CN	NO				
57.	Aggregate Other Aliens	OT	XXX				
58.	Subtotal	(a)	50	53,373,952	16,769,529	21,551,427	
90.	Reporting entity contributions for employee benefit plans	XXX		160,898			
91.	Dividends or refunds applied to purchase paid-up additions and annuities	XXX					
92.	Dividends or refunds applied to shorten endowment or premium paying period	XXX					
93.	Premium or annuity considerations waived under disability or other contract provisions	XXX		159,561			
94.	Aggregate of other amounts not allocable by state	XXX					
95.	Totals (Direct Business)	XXX		53,694,411	16,769,529	21,551,427	
96.	Plus Reinsurance Assumed	XXX					
97.	Totals (All Business)	XXX		53,694,411	16,769,529	21,551,427	
98.	Less Reinsurance Ceded	XXX		11,181,251			
99.	Totals (All Business) less Reinsurance Ceded	XXX		42,513,160	16,769,529	(b)	21,551,427
DETAILS OF WRITE-INS							
5701.	.....	XXX					
5702.	.....	XXX					
5703.	.....	XXX					
5798.	Summary of remaining write-ins for Line 57 from overflow page	XXX					
5799.	Totals (Lines 5701 thru 5703 plus 5798)(Line 57 above)	XXX					
9401.	.....	XXX					
9402.	.....	XXX					
9403.	.....	XXX					
9498.	Summary of remaining write-ins for Line 94 from overflow page	XXX					
9499.	Totals (Lines 9401 thru 9403 plus 9498)(Line 94 above)	XXX					

Explanation of basis of allocation by states, etc., of premiums and annuity considerations

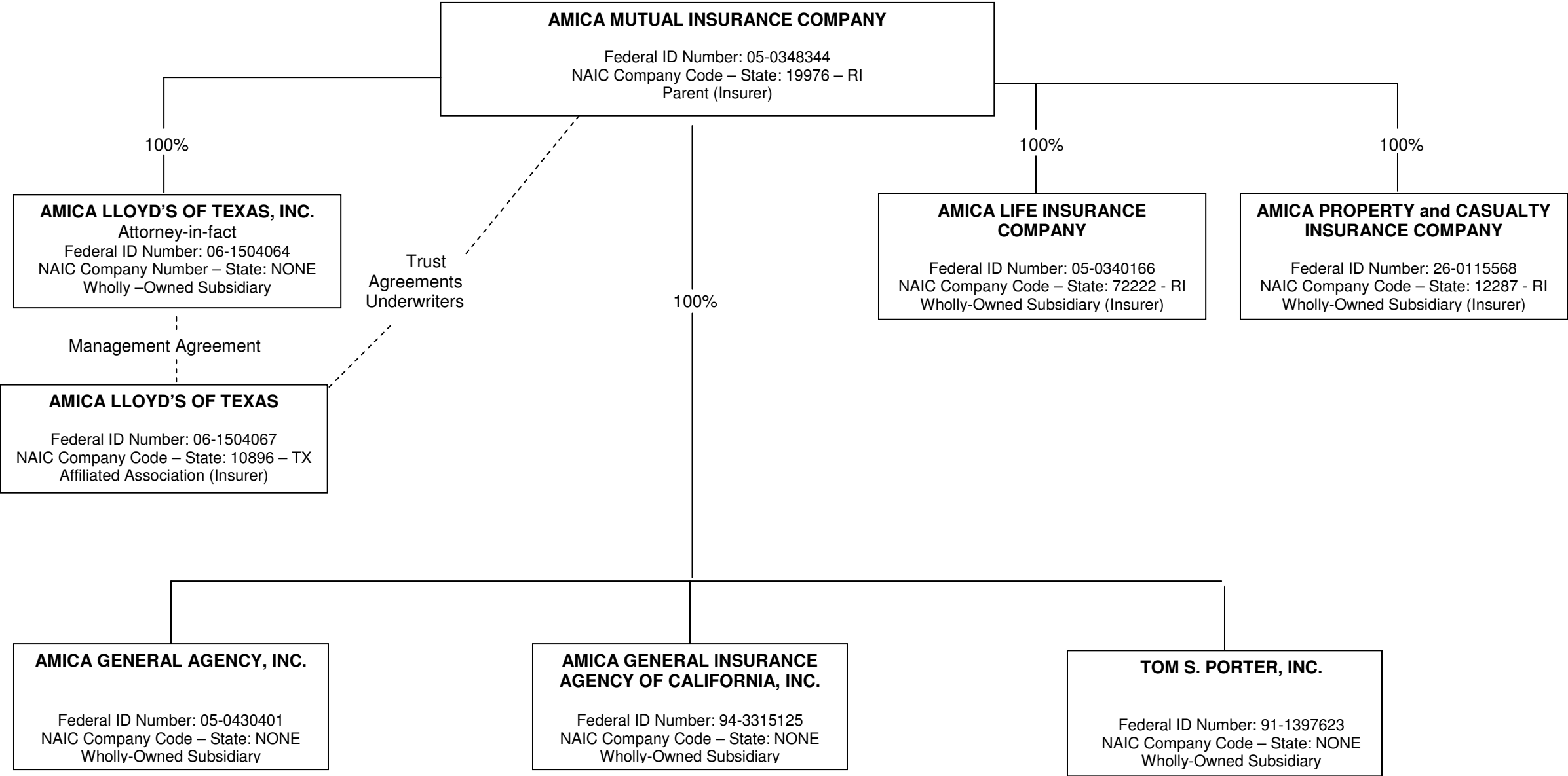
(a) Insert the number of yes responses except for Canada and Other Alien.

(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which:

SCHEDULE T - PART 2
INTERSTATE COMPACT PRODUCTS - EXHIBIT OF PREMIUMS WRITTEN

			Allocated by States and Territories				
			Direct Business Only				
States, Etc.			1	2	3	4	5
			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts
							6
							Totals
1.	Alabama	AL	87,900	27,675			115,575
2.	Alaska	AK	25,606				25,606
3.	Arizona	AZ	463,547	131,601			595,148
4.	Arkansas	AR	59,042	1,500			60,542
5.	California	CA	3,075,988	154,847			3,230,835
6.	Colorado	CO	716,022	84,878			800,900
7.	Connecticut	CT	5,352,674	659,472			6,012,146
8.	Delaware	DE	139,431	3,400			142,831
9.	District of Columbia	DC	174,803	13,600			188,403
10.	Florida	FL	2,713,816	907,236			3,621,052
11.	Georgia	GA	1,224,174	149,261			1,373,435
12.	Hawaii	HI	14,211	6,500			20,711
13.	Idaho	ID	106,384	746			107,130
14.	Illinois	IL	961,854	53,044			1,014,898
15.	Indiana	IN	253,648	44,966			298,614
16.	Iowa	IA	45,591				45,591
17.	Kansas	KS	81,091	8,000			89,091
18.	Kentucky	KY	129,655	2,250			131,905
19.	Louisiana	LA	221,200	2,560			223,760
20.	Maine	ME	554,873	151,477			706,350
21.	Maryland	MD	1,103,344	86,133			1,189,477
22.	Massachusetts	MA	6,309,502	2,190,183			8,499,685
23.	Michigan	MI	577,726	36,673			614,399
24.	Minnesota	MN	358,249	204,992			563,241
25.	Mississippi	MS	28,291	120			28,411
26.	Missouri	MO	90,629	1,000			91,629
27.	Montana	MT	68,468	20,520			88,988
28.	Nebraska	NE	35,375	1,020			36,395
29.	Nevada	NV	112,693	30,400			143,093
30.	New Hampshire	NH	1,838,313	320,103			2,158,416
31.	New Jersey	NJ	3,001,531	767,474			3,769,005
32.	New Mexico	NM	185,758	12,500			198,258
33.	New York	NY	5,648,810	1,820,123			7,468,933
34.	North Carolina	NC	1,966,680	153,706			2,120,386
35.	North Dakota	ND	6,741				6,741
36.	Ohio	OH	696,253	167,040			863,293
37.	Oklahoma	OK	76,763	(228)			76,535
38.	Oregon	OR	541,732	19,450			561,182
39.	Pennsylvania	PA	1,757,325	216,490			1,973,815
40.	Rhode Island	RI	5,481,865	6,905,385			33,938,677
41.	South Carolina	SC	440,368	160,940			601,308
42.	South Dakota	SD	25,914	275			26,189
43.	Tennessee	TN	341,886	45,198			387,084
44.	Texas	TX	3,406,400	604,575			4,010,975
45.	Utah	UT	121,777	1,200			122,977
46.	Vermont	VT	313,963	38,932			352,895
47.	Virginia	VA	1,089,231	315,354			1,404,585
48.	Washington	WA	1,010,194	167,126			1,177,320
49.	West Virginia	WV	52,199	44,547			96,746
50.	Wisconsin	WI	266,831	31,535			298,366
51.	Wyoming	WY	17,631	3,750			21,381
52.	American Samoa	AS					
53.	Guam	GU					
54.	Puerto Rico	PR					
55.	U.S. Virgin Islands	VI					
56.	Canada	CN					
57.	Aggregate Other Alien	OT					
58.	Total		53,373,952	16,769,529			91,694,908

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Liabilities Line 25

2504.	Unapplied cash	1,714,042	3,256,040
2597.	Summary of remaining write-ins for Line 25 from overflow page	1,714,042	3,256,040

Additional Write-ins for Summary of Operations Line 53

5304.	Extraordinary amounts of taxes for prior years	(5,037)	(890)
5397.	Summary of remaining write-ins for Line 53 from overflow page	(5,037)	(890)